Twitter Thread by ESG compliant gyani

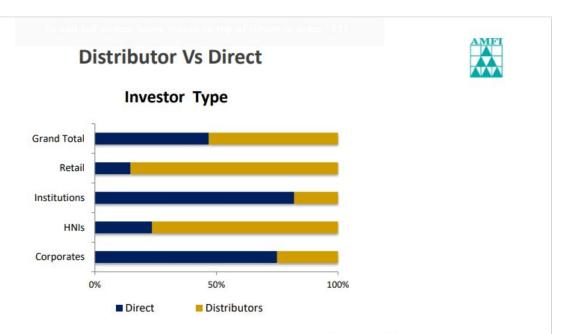




A nobody cares thread.

Nobody cares about the things that matter - getting investors in, helping new distributors advisors, making things (Slightly) easier for investors, honest mis-selling etc.

Nobody cares about direct plans of mutual funds



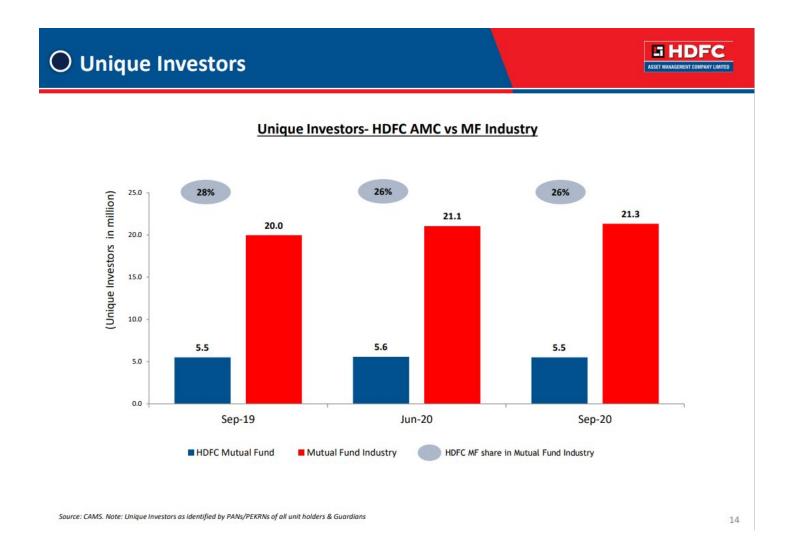
About 15% of the retail investors chose to invest directly, while 24% of HNI assets were invested directly.

47% of the assets of the mutual fund industry came directly. A large proportion of direct investments were in non equity-oriented schemes where institutional investors dominate.

Equity-oriented schemes include equity and balance funds.
Institutions include domestic and foreign institutions and banks.
HNIs are investors who invest with a ticket size of Rs. 2 lakhs or above.

T30 vs B30 November 2020 4

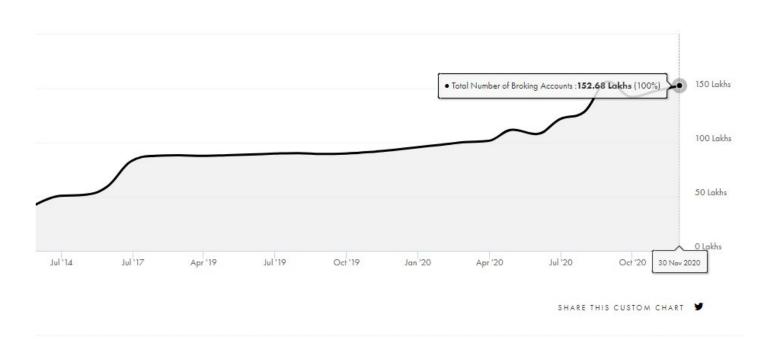
Very few care about mutual funds. Just 2.1 crore unique investors. If you probably take out HNIs/institutions in this, that's maybe 20-30%, what's left are the common gareeb folks.



Nobody cares about direct equity investing either.

Next time when someone says, people are moving away from mutual funds to direct equities, show them this and punch them in the throat.

Only 1.5 cr active demat accounts. If you remove duplicates, maybe 60% of this?



Nobody cares because very few people have money to care either?

1.1 All Taxpayers – Gross Total Income (AY 2018-19)

Range (in INR)	No. of Returns	Sum of Gross Total Income (In Crore INR)	Average Gross Total Income (In Lakh INR)
< 0	-	-	-
= 0	10,60,699	-	-
>0 and <=1,50,000	32,78,464	23,913	0.73
>1,50,000 and <= 2,00,000	15,14,259	26,790	1.77
>2,00,000 and <= 2,50,000	40,66,014	95,288	2.34
>2,50,000 and <= 3,50,000	1,46,01,109	4,45,031	3.05
>3,50,000 and <= 4,00,000	51,14,649	1,90,744	3.73
>4,00,000 and <= 4,50,000	42,34,753	1,79,769	4.25
>4,50,000 and <= 5,00,000	38,53,282	1,82,931	4.75
>5,00,000 and <= 5,50,000	30,56,165	1,59,874	5.23
>5,50,000 and <= 9,50,000	1,13,85,025	8,03,439	7.06
>9,50,000 and <= 10,00,000	6,18,506	60,275	9.75
>10,00,000 and <=15,00,000	31,07,334	3,71,710	11.96
>15,00,000 and <= 20,00,000	10,48,557	1,80,129	17.18
>20,00,000 and <= 25,00,000	5,39,765	1,20,097	22.25
>25,00,000 and <= 50,00,000	8,08,991	2,73,501	33.81
>50,00,000 and <= 1,00,00,000	2,59,026	1,77,374	68.48
>1,00,00,000 and <=5,00,00,000	1,37,858	2,64,859	192.12
>5,00,00,000 and <=10,00,00,000	14,128	98,072	694.17
>10,00,00,000 and <=25,00,00,000	8,416	1,30,074	1,545.56
>25,00,00,000 and <=50,00,00,000	3,032	1,05,669	3,485.14
>50,00,00,000 and <=100,00,00,000	1,564	1,09,374	6,993.20
>100,00,00,000 and <=500,00,00,000	1,498	3,04,119	20,301.70
>500,00,00,000	364	8,30,050	2,28,035.75
Total	5,87,13,458	51,33,084	

That begs the question, who cares? About what?

Nobody seems to be bothered about about bringing the next 1-2 crore Indians who invest something into the markets.

What AMCs etc care about?

- 1. Launching 100 NFOs instead of fixing performance including garbage like ESG
- 2. Tweeting pointless #Tags
- 3. Raising expense ratios to protect margins due to outflows
- 4. 27 "New Normal" and "India growth story" webinars

Nobody gives a shit about:

- 1. Bringing new investors into the markets. It's just milking the existing whales
- 2. Bringing new distributors and advisors into the market. Why do that when we can tweet #Advice something random

	New ARN Registrations (Individual	
Financial Year	Category)	Change
April 2019 - March 2020	8,594	-51%
April 2018 - March 2019	17,625	-13%
April 2017 - March 2018	20,339	109%
April 2016 - March 2017	9,736	19%
April 2015 - March 2016	8,154	
	Source: AMFI	

Please care about things that matter.