

MONTHLY NEWSLETTER



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Best Mantra during fluctuating market – Invest or Ignore

May 2022 was a volatile month for Indian Equity Market.....

World over economies shown their concerns on inflation, due to which they all raised interest rates, like India, US, UK etc. Consequently lot of FIIs and FPI's pulled out their money from India or emerging economies, due to attractive bonds rates and financial papers in US.

Money markets are betting that Fed will raise rates as high as 3.6% by end-2023 to tame inflation at 40-year highs. Having kicked off its hiking cycle in March, the Fed is seen delivering a 50 bps move on Wednesday, with two more half-point hikes priced for the next two meetings.

In this issue we'll be sharing some investment mantra to manage your emotions of fear during such volatile market. The best one is "**Invest or Ignore**"

Read more inside.



Month of May in 2022, was a volatile month for Indian stock market !

“
Invest in
right product &
sit tight till
your
investment
tenure
”



Your Name
Designation
Your Company

By around mid of the month, both Nifty & Sensex touched its 1 Year low mark. This created a sudden panic button across the investing community and a bearish trend line appeared on the chart.

While some kept drilling the reason for fall and some already got into selling spree in view of fear, the smart investors stick to our proven success mantra – **“Invest in right product & sit tight till your investment tenure”**. Most of these SMART investors follow the ‘I I’ strategy (Invest or Ignore) during such phase of fall in the market ! ‘Invest or Ignore’ is the best This best Wealth creator strategy for all type of investors, to beat your emotions of fear during bearish market.

As far as month is concerned, it was all driven by change in interest rates across the world. After a long interval, global economies found itself in the grip of inflation and hence all major economies took the step to increase interest rate ! Almost all major economy of the world, including India, increased their interest rates and gave signal to take it further upwards, if required.

As a result, the US dollar and US Financial papers became more attractive as compared to any other emerging economy. Consequently there were sudden outflow of FIIs and FPIs money flowing outside India and emerging economies. Dollar became strong and overall panic gripped our equity market.

Experts believe that this is just a change of environment, hence market will take time to adjust with it. One should not worry about it too much and continue to allocate their investments in Indian Equity Market and Indian Equity Mutual Funds.

Read more about this in our **‘Investment Gyan’** section.

Trending MF Scheme

Since we are following investment mantra of "Invest or Ignore", We need to identify the schemes which could be bought during such volatile environment. In this issue we are trying to identify the equity funds which is providing maximum discount in terms of NAVs / Unit Price.

Small, Mid & Large Cap Equity Funds

Large / Focused Equity Funds

Fund Name	1 Mth Ret (%)	Fund Name	1 Mth Ret (%)
Axis Long Term Equity Reg	-7.19	Axis Bluechip Reg	-3.98
ABSL Pure Value Reg	-6.92	IDFC Large Cap Reg	-3.43
ABSL Eqt Advtg Reg	-6.87	Tata Large Cap Reg	-2.90
PGIM Ind Small Cap Reg	-6.60	UTI Mastershare Reg	-2.83
Axis Focused 25 Reg	-6.48	Mahindra Mnlife Large Cap Pragati Yjn Reg	-2.63
Franklin Ind Smaller Companies Reg Now	-6.39	Edelweiss Large Cap Reg	-2.51
Axis Growth Opp Reg	-6.01	ITI Large Cap Reg	-2.43
DSP Small Cap Reg	-5.71	SBI Bluechip Reg	-2.29
Sundaram Small Cap Reg	-5.59	PGIM Ind Large Cap Reg	-2.22
UTI Flexi Cap Reg	-5.49	Sundaram Large Cap Reg	-2.11
UTI Small Cap Fund Reg	-5.47	ABSL Frontline Eqt Reg	-2.09
Kotak Small Cap Reg	-5.33	Mirae Asset Large Cap Reg	-2.02
Baroda BNP Paribas Midcap Reg	-5.25	ABSL Focused Eqt Reg	-1.96
ABSL Small Cap Reg	-5.12	Kotak Bluechip Reg	-1.91
HDFC Small Cap Reg	-5.12	ICICI Pru Bluechip Reg	-1.61

There are two ways to look at the above table -

1- Negative way: Keep away from these funds as they are falling.

2- Positive way: Buy more units of these funds to bring down the cost average of your holding.

We prefer to think the positive way and motivate our investors to gather more and more units of the funds which they are holding by way of lumpsum or SIP.

Lowest point of NIFTY in May 2022



Highest point of NIFTY in May 2022



From the basic moment of the equity market, It appears that the Indian market is posing strong as compare to their peers across Asia. Government has taken various inflation control measures, which were appreciated across globe.

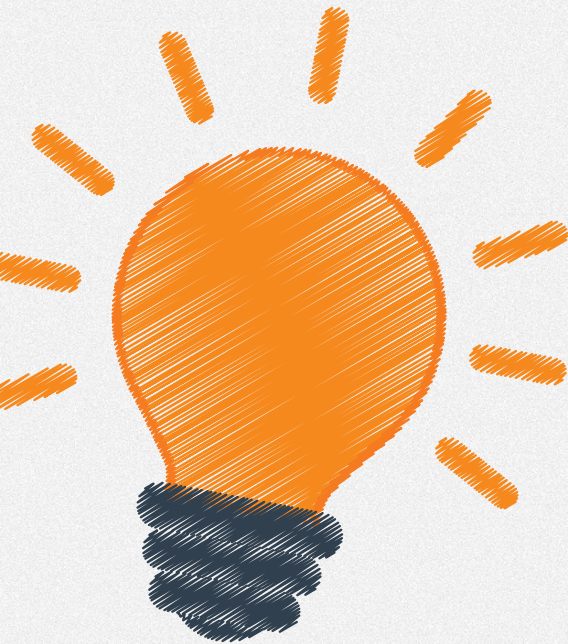
Hence investors are still bullish about India. Experts believe that rising dollar and rising crude price may be the temporary concern for Indian equity market but we are placed much better in various other context. So they advice to ignore any temporary fall, rather invest at every dip.

Investment Gyan



As Warren Buffett says, "When Prices Fall, You Will Buy"

There are some Warren Buffett quotes related to being fearful when stocks drop. Yet, Buffett sees it as an opportunity. Here's a brief look into how to buy wonderful companies on sale.



- *"Widespread fear is your friend as an investor because it serves up bargain purchases."*
- *"Whether we're talking about socks or stocks, I like buying quality merchandise when it is marked down."*
- *"The best thing that happens to us is when a great company gets into temporary trouble...We want to buy them when they're on the operating table."*
- *"Most people get interested in stocks when everyone else is. The time to get interested is when no one else is. You can't buy what is popular and do well."*
- *"The most common cause of low prices is pessimism—sometimes pervasive, sometimes specific to a company or industry. We want to do business in such an environment, not because we like pessimism but because we like the prices it produces. It's optimism that is the enemy of the rational buyer."*

Here comes the important investment mantra - **Invest or Ignore** the falling phase of market. However you can only do so if you have invested in right product i.e. you are sure about the quality of your portfolio Hence equity mutual funds are the best products to follow the mantra of **Invest on Dip**, We have already shared some list of trending equity mutual fund schemes in the table (on page #3) for your reference.

I assume it will help you in terms of taking better investment decisions and capture the best possible bargain in this volatile market.

Mind it! SIP (Systematic Investment Plan) should not be stopped or canceled at this juncture as it will hurt your cost averaging opportunity.

Want the best flavour of Top themes in one Fund

Invest in
'ICICI Prudential Thematic Advantage Fund'



For seamless, one click investment link Just call us at
099999-99999



**MUTUAL
FUNDS**
Sahi Hai

DISCLAIMER : MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

Market Indicators

FOR MONTH ENDING MAY 2022

EQUITY MARKET SNAPSHOT - LAST ONE YEAR

Period	INDIAN INDICES		Period	KEY INTERNATIONAL INDICIES		
	SENSEX	NIFTY 50		NASDAQ 100	S & P 500	Dow Jones
31ST MAY 2022	55566.41	16584.55	31ST MAY 2022	12642.10	4132.15	32991.97
1 Month	-2.62%	-3.03%	1 Month	-1.65%	0.01%	0.04%
3 Months	-1.21%	-1.25%	3 Months	-11.21%	-5.52%	-2.66%
6 Months	-2.63%	-2.35%	6 Months	-21.65%	-9.52%	-4.33%
1 Year	6.99%	6.43%	1 Year	-7.63%	-1.71%	-4.45%

COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD (USD) / OUNCE	%	SILVER(USD) / OUNCE	%	CRUDE OIL (USD)	%
31ST MAY 2022	1848.40		21.688		122.84	
1 Month	1918.60	-3.66%	23.085	-6.05%	109.34	12.35%
3 Months	1907.40	-3.09%	24.366	-10.99%	100.99	21.64%
6 Months	1781.90	3.73%	22.799	-4.87%	70.57	74.07%
1 Year	1911.15	-3.28%	28.192	-23.07%	69.32	77.21%

OTHER MARKET INDICATORS

Period	G-SEC Rate	Period	CURRENCY		Period	INFLATION
	10 YR G SEC		INR /USD	%		Rate %
31ST MAY 2022	7.41	31ST MAY 2022	77.57		31ST MAY 2022	7.79
1 Month	7.14	1 Month	76.52	1.37%	1 Month	6.95
3 Months	6.77	3 Months	75.49	2.76%	3 Months	6.01
6 Months	6.33	6 Months	75.04	3.37%	6 Months	4.48
1 Year	6.02	1 Year	72.52	6.97%	1 Year	6.30

NIFTY EQUITY BENCHMARK INDICIES 31ST MAY 2022

INDEX	CURRENT	1 WEEK%	1 MONTH	1 YEAR	52W H	FALL FROM 52 WEEK HIGH
NIFTY 50	16,584.55	2.85%	-3.03%	7.44%	18,604.45	-10.86%
NIFTY NEXT 50	38,981.80	2.82%	-8.35%	4.24%	45,290.80	-13.93%
NIFTY 100	16,767.50	2.79%	-3.95%	7.14%	18,870.70	-11.15%
NIFTY 200	8,745.65	2.75%	-4.14%	7.52%	9,895.10	-11.62%
NIFTY 500	14,119.60	2.71%	-4.49%	7.64%	16,004.45	-11.78%
NIFTY MIDCAP 50	7,783.40	3.32%	-4.72%	8.10%	9,196.75	-15.37%
NIFTY SMALLCAP 100	9,208.50	2.90%	-10.22%	-0.49%	12,047.45	-23.56%
NIFTY BANK	35,487.40	3.49%	-1.66%	0.98%	41,829.60	-15.16%
NIFTY AUTO	11,586.60	4.23%	4.59%	10.24%	12,139.75	-4.56%
NIFTY FMCG	38,713.45	1.85%	1.33%	10.96%	42,021.45	-7.87%
NIFTY IT	29,679.05	4.02%	-6.15%	9.42%	39,446.70	-24.76%
NIFTY MEDIA	2,052.65	5.42%	-4.51%	14.95%	2,494.55	-17.71%
NIFTY METAL	5,332.75	2.94%	-15.72%	5.48%	6,825.65	-21.87%
NIFTY PHARMA	12,604.45	-0.69%	-6.38%	-9.54%	14,938.25	-15.62%
NIFTY REALTY	411.70	5.03%	-7.22%	24.16%	560.90	-26.60%
NIFTY CONSUMER DURABLES	24,779.15	3.03%	-9.96%	-	30,892.40	-19.79%
NIFTY OIL & GAS	7,828.50	0.30%	-4.47%	-	8,524.10	-8.16%
NIFTY50 EQUAL WEIGHT	18,789.90	2.97%	-3.53%	8.46%	-	-
NIFTY100 EQUAL WEIGHT	19,421.75	3.15%	-5.13%	5.69%	-	-
NIFTY COMMODITIES	5,477.40	1.48%	-11.79%	8.55%	6,458.45	-15.19%
NIFTY INDIA CONSUMPTION	6,918.50	2.57%	-2.40%	12.34%	7,653.45	-9.60%
NIFTY ENERGY	25,641.10	-0.71%	-10.33%	31.04%	29,304.05	-12.50%
NIFTY INFRASTRUCTURE	4,877.30	2.20%	-4.89%	13.94%	5,362.80	-9.05%
NIFTY INDIA DIGITAL	5,586.30	5.36%	-6.10%	-	7,365.45	-24.16%
NIFTY100 ESG	3,263.95	2.98%	-5.10%	-	-	-
NIFTY INDIA MANUFACTURING	7,673.95	2.35%	-4.91%	-	-	-

Ratio of total market cap over GDP

Recent 10 Year Maximum - 132%

Recent 10 Year Minimum - 48.29%

Current Mkt Cap / GDP- 109%

Current Market Cap of India as on 31ST MAY 2022 - 258 LAKH CR INR

Current GDP: \$2.73.04 TRLN US dollars or 236 LAKHS CR INR

GDP Growth Figures

LAST QUARTER (JFM 2022)

PREVIOUS QUARTER (OND2021)

YEAR AGO (JFM 2021)

% of Growth

4.10%

5.40%

1.20%

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)

Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sales	Net Purchase / Sales
May-22	-54292.47	50835.54
Apr-22	-40,652.71	29,869.52
Mar-22	-43,281.31	39,677.03
Feb-22	-45,720.07	42,084.07
Jan-22	-41,346.35	21,928.40
Dec-21	-35,493.59	31,231.05
Nov-21	-39,901.92	30,560.27
Oct-21	-25,572.19	4,470.99
Sep-21	913.77	5,948.85
Aug-21	-2,568.52	6,894.69
Jul-21	-23,193.39	18,393.92
Jun-21	-25.89	7,043.51
May-21	-6,015.34	2,067.23



Mutual Fund CATEGORY AVG Performance across Industry - 31ST MAY 2022

Equity Funds Category - AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	0.99	7.53	6.23	19.30
Equity- Infrastructure	-4.26	0.45	-1.87	14.34
Small-Cap	-6.22	-1.37	-5.50	13.85
Sector - Technology	-5.58	-10.66	-14.70	12.78
Dividend Yield	-3.08	-0.69	-1.43	12.28
Contra	-3.19	0.48	-1.39	10.78
Mid-Cap	-5.25	-1.11	-5.12	10.42
Large & Mid- Cap	-4.25	-1.41	-4.63	9.43
Value	-3.57	-1.09	-2.17	9.15
Multi-Cap	-4.56	-1.08	-4.41	9.15
Focused Fund	-3.32	-2.04	-5.20	7.36
ELSS (Tax Savings)	-3.50	-1.69	-4.43	6.99
Large-Cap	-3.40	-1.39	-3.33	6.65
Equity - ESG	-4.43	-3.04	-7.24	6.46
Flexi Cap	-3.90	-2.90	-5.41	6.15
Sector - Financial Services	-2.02	-1.76	-2.21	-0.34
Sector - Healthcare	-6.63	-3.81	-10.52	-6.72

Fixed Income Category- AVG Performance across Industry

Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Credit Risk	-0.47	8.18	10.10	15.91
Arbitrage Fund	0.33	0.72	1.68	3.63
Short Duration	-0.54	0.23	0.87	3.48
Ultra Short Duration	0.06	0.68	1.52	3.47
Money Market	0.03	0.67	1.50	3.33
Low Duration	-0.12	0.44	1.25	3.31
Liquid	0.28	0.83	1.56	3.05
Medium Duration	-1.08	-1.50	-0.60	3.03
Floating Rate	-0.19	0.31	0.87	2.95
Dynamic Bond	-0.36	-0.57	-0.46	2.36
Banking & PSU	-0.35	-0.49	0.17	2.27
Corporate Bond	-0.70	-0.78	-0.08	1.95
Medium to Long Duration	-0.86	-1.54	-1.24	1.73
Government Bond	-0.83	-1.24	-1.41	1.05
Long Duration	-1.97	-2.87	-3.25	-0.78
10 yr Government Bond	-1.25	-2.78	-3.97	-2.40

Balance Fund Category- AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Balanced Allocation	-2.57	-2.88	-3.82	7.44
Aggressive Allocation	-3.06	-1.65	-3.54	6.24
Conservative Allocation	-1.19	0.09	0.16	5.47
Dynamic Asset Allocation	-1.67	-0.05	-1.09	5.05
Equity Savings	-1.12	-0.31	-0.49	5.01

Source - Morning Star as on 31ST MAY 2022

NOTE: This is not a single scheme Fund Performance, this is an Avg. Performance of all the funds in same Category across the MF Industry. However Performance may be different for different scheme under same category, Pls check with your advisor for the TOP Performing funds in above category for last one year)

Inspiring Investment Story

Of Mr. Joseph Martin



This is yet another story of a disciplined investor who aimed for a happy and early retirement.

Mr. Joseph Martin at the age of 35 only planned to retire at the age of 50. He had one point agenda to accumulate enough fund under his retirement kitty, which could feed him easily at his current standard of living.

After meeting us and evaluating all the possible calculations, he finalised about a retirement kitty target of around Rs. 1.25 Cr. by his age of 50 Yrs.

So technically, he aimed at accumulating Rs. 1.25 Cr. in 15 years. Which could fetch him close to Rs. 65,000 per month (annuity). The rate of annuity was assumed by Mr. Joseph on the basis of prevailing governments rates of around Rs. 625 per lac.

Today when Joseph has reached the age of 49 yrs. (1 Year left in his retirement), his fund value is almost close to Rs. 2 Cr. - much ahead than his target value.

This inspiring story has to content of take away for every reader -

1- SIP (Systematic Investment Plan) was the key to this success.

2- The disciplined approach and perfect planning played a very important role in his investment journey.

Please see the table below for the actual current result of the SIPs (Systematic Investment Plan) started by Mr. Joseph in 2008. A disciplined investment of Rs. 60,000 per month is now ready to keep him back - Rs. 65,000 per month! that is called **FINANCIAL FREEDOM**.

Fund Name	Launch Date	Start Date	Nav Date	Nav	Units	No of Instalments	SIP Amount	Investment Amount	SIP Value as on 31-05-2022	XIRR (%)
Canara Robeco Emerging Equities Reg Gr	11-03-2005	01-04-2008	31-05-2022	150.81	26,297.68	170	5,000	8,50,000	39,65,954	19.72
Kotak Equity Opp Gr	09-09-2004	01-04-2008	31-05-2022	186.743	13,773.89	170	5,000	8,50,000	25,72,178	14.42
Invesco India Multi Cap Gr	17-03-2008	01-04-2008	31-05-2022	71.95	42,926.31	170	5,000	8,50,000	30,88,548	16.67
SBI Focused Equity Reg Gr	11-10-2004	01-04-2008	31-05-2022	215.8168	14,724.46	170	5,000	8,50,000	31,77,785	17.02
DSP Flexi Cap Reg Gr	07-06-2007	01-04-2008	31-05-2022	59.292	40,686.57	170	5,000	8,50,000	24,12,388	13.63
TOTAL							25,000	42,50,000	1,52,16,853	16.29

Hence, we always say **SIP Zaroori Hai**

Disclaimer : The Schemes and their result shown on the table above are the real values; however, this article is not an endorsement or advice for investing in these schemes, directly or indirectly. This is in no ways a recommendation for any scheme and also, there is no guarantee that similar performance will be repeated in future also. Investor should choose the SIP schemes after evaluating their risk suitability or investment targets.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully



We provide complete support to you in terms of fulfilling all your investment objectives or financial plans, by way of motivation - correct calculations and more! Just call at 9999999999 and Fix a formal discussion session with us - we are here to help you.

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Disclaimer : Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market including the fluctuations in the interest rates. The past performance of the mutual funds is not necessarily indicative of future performance of the schemes. The Mutual Fund is not guaranteeing or assuring any dividend under any of the schemes and the same is subject to the availability and adequacy of distributable surplus.

Note : We are an AMFI registered Mutual Fund Distributors. We work closely with our customers to help them achieve their Financial dreams by way of savings motivation, correct estimations and quick investment execution. We help you select the SIP according to your risk profile and investment tenure.