

India Update

Population Milestone, Positive Market Performance

From the desk of Author

April 2023 was a good month for Indian Equity investors. Both Nifty and Sensex saw a strong performance in the month of April, with the Nifty rising by around 6.5%. This was largely due to positive developments in various sectors such as manufacturing, agriculture, and services. Additionally, the recent increase in vaccination rates has boosted consumer confidence and is expected to drive demand in the coming months.

However, amidst this positive news, we cannot ignore the fact that India has become the world's largest populated country, where the dependency ratio is quite low as compared to the world average. While this is a significant milestone, it also presents challenges in terms of resource management, infrastructure, and social welfare. The government will need to continue implementing policies and reforms that prioritize sustainable growth and development to ensure that India's population can thrive in the years to come.

Turning to the US market, we've seen a lot of volatility in recent weeks. The inflation rate has risen to its highest level in decades, driven by a combination of supply chain issues, labor shortages, and government stimulus measures.



Your Name

Designation

Company Name

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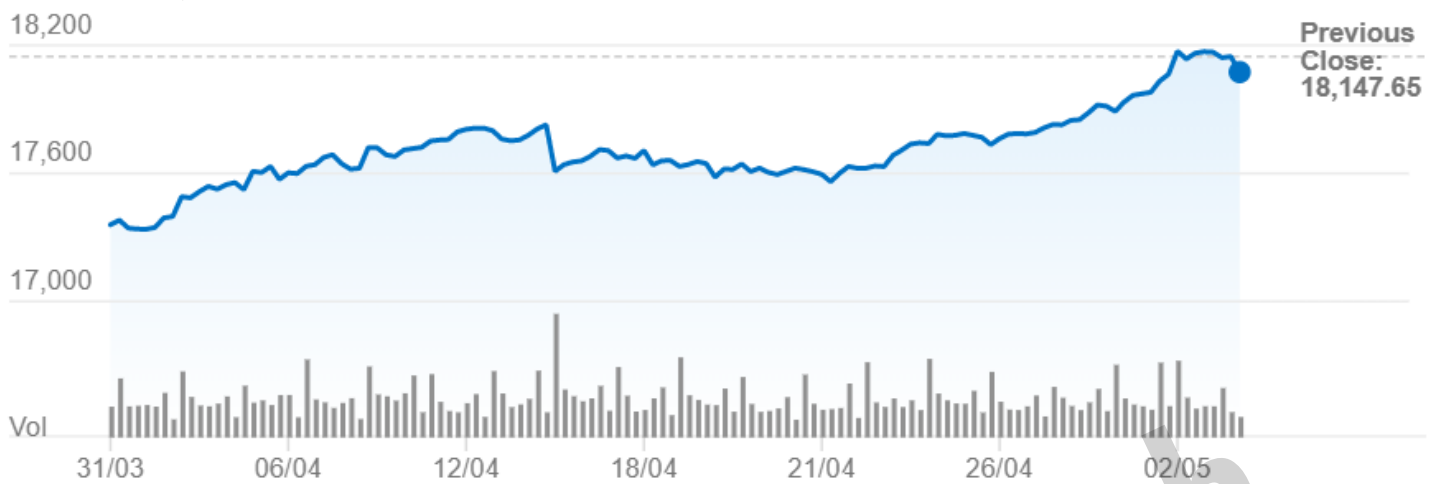
03 - Inspiring Investment Story

This has led to concerns about the potential for the Federal Reserve to raise interest rates, which could have a negative impact on the stock market. Additionally, geopolitical tensions with China and Russia are adding to the uncertainty in the market. Good thing is that, US economy is still growing at a strong pace, and corporate earnings are expected to remain robust. The recent infrastructure spending plan proposed by the Biden administration could also provide a boost to the economy and create new opportunities for investors.

While there are risks and challenges facing both the Indian and US markets, we believe that there are also opportunities for savvy investors to capitalize on. We intend to keep you informed and updated in terms of key economic indicators, to help you in taking informed decisions.

Happy Investing - Your Name - Your Company

Nifty performance chart after one month - May 2023



Sensex performance chart after one month - May 2023



India becoming the world's most populous country is a significant milestone in its demographic history.

While it can be seen as a sign of progress and growth, it also poses several challenges for the country's economy. In this article, we will explore the pros and cons of India's growing population on its economy.



Pros :

- 1. Large Consumer Market:** With a growing population, India has a vast consumer market that presents opportunities for businesses to scale up and expand. This growth can stimulate the economy, create new jobs, and drive innovation.
- 2. Increased Workforce:** India's population growth can provide a significant boost to the country's workforce, leading to an increase in productivity and output. A larger workforce can also attract foreign investment and further economic growth.
- 3. Diversified Skill Sets:** A larger population means a more diverse set of skills and expertise, which can be advantageous to the economy. With a wide range of talents and capabilities, India can leverage its human capital to promote growth and development in various industries.
- 4. Increased Tax Revenue:** With a larger population, there is a potential for increased tax revenue, which can be used to fund public services and infrastructure development. More taxpayers can help the government to achieve fiscal stability and reduce dependence on foreign aid.

Cons :

- 1. Pressure on Resources:** A growing population puts a tremendous amount of pressure on natural resources like water, food, and land. This can lead to environmental degradation, deforestation, and depletion of natural resources, ultimately harming the economy and society in the long run.
- 2. Unemployment and Poverty:** Despite the growing workforce, India's economy may not be able to create enough jobs to meet the needs of its burgeoning population. The country already faces high rates of unemployment and poverty, which could worsen with a growing population.
- 3. Inadequate Infrastructure:** With a growing population, India's infrastructure needs to keep pace to ensure that people have access to basic amenities like healthcare, education, and transportation. However, the country's infrastructure is already strained, and rapid population growth could exacerbate this problem.
- 4. Strain on Social Services:** A growing population also puts a strain on social services like healthcare and education. With limited resources and increasing demand, it may be challenging for the government to provide quality services to all citizens.


Conclusion :






India's growing population is a double-edged sword. While it presents several opportunities for the economy, it also poses significant challenges. The government must adopt policies and measures to mitigate the negative effects of population growth and ensure that the benefits are widely distributed. With proper planning and management, India's growing population can be a catalyst for sustainable economic growth and development.

Chapter - 02

Market Indicator

EQUITY MARKET SNAPSHOT - LAST ONE YEAR






Period	KEY INDIAN INDICES 					
	SENSEX	NIFTY 50	Nifty Next 50	Nifty Midcap 150	Nifty Smallcap 250	Nifty 500
30th April 2023	61112.44	18065.00	39514.20	11943.55	9392.60	15219.55
1 Month	3.60%	4.06%	4.54%	5.21%	6.88%	4.55%
3 Months	2.62%	2.28%	0.80%	2.99%	1.41%	1.90%
6 Months	0.60%	0.29%	-7.30%	0.64%	0.22%	-1.33%
1 Year	7.10%	5.63%	-7.10%	6.62%	-1.06%	2.95%
Current P/E	22.66	20.87	26.80	24.70	18.20	21.80
Current P/B	3.29	4.20	4.40	3.20	3.10	4.00

Period	KEY INTERNATIONAL INDICES					
	USA 		UK 	HONG KONG 	JAPAN 	GERMANY 
	NASDAQ 100	S&P 500	FTSE 100	Hang Seng	Nikkei 225	DAX
30th April 2023	13245.99	4169.48	7870.57	19894.57	28856.44	15922.38
1 Month	0.49%	1.46%	3.13%	-2.48%	2.91%	1.88%
3 Months	9.45%	2.28%	1.27%	-8.92%	5.60%	5.25%
6 Months	16.14%	7.68%	10.94%	35.46%	4.60%	20.13%
1 Year	3.04%	0.91%	4.32%	-5.67%	7.48%	12.94%
Current P/E	26.81	22.3	12.4	9.6	16.1	13.38
Current P/B	4.34	4.18	1.9	1.17	1.82	3.2



COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD - MCX	%	SILVER - MCX	%	CRUDE OIL	%
	INR 10 GRAMS		INR 1 KG		USD / BRL	
30th April 2023	60057	-	75400	-	80.33	-
1 Month	59314	1.25%	72095	4.58%	79.77	0.70%
3 Months	56864	5.62%	68831	9.54%	84.49	-4.92%
6 Months	50070	19.95%	58111	29.75%	94.83	-15.29%
1 Year	51809	15.92%	64748	16.45%	109.34	-26.53%

OTHER MARKET INDICATORS

Country	India 	USA 	China 	Japan 	Germany 	UK 
GDP (USD Bil.)	USD 3176 Bn	USD 23315 Bn	USD 17734 Bn	USD 4940 Bn	USD 4259 Bn	USD 3131 Bn
10 yr Govt. Bond Yield	7.11%	3.43%	2.78%	0.39%	2.32%	3.71%
Global Currencies vs. INR	1.00	USD 1 / INR 81.72	Yuan 1 / INR 11.83	Yen 1 / INR 0.60	Euro 1 / INR 90.97	GBP 1 / INR 102.75
Current Inflation Rate	5.66%	5.00%	0.70%	3.20%	7.20%	10.10%

NIFTY EQUITY SECTORAL INDICES 30th April 2023

INDEX 	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H 	FALL FROM 52 WEEK HIGH
NIFTY BANK	43,233.90	2.65%	8.33%	18.70%	44,151.80	-2.08%
NIFTY AUTO	13,189.25	2.25%	8.81%	17.84%	13,544.90	-2.63%
NIFTY FMCG	47,814.10	2.45%	5.27%	24.32%	47,955.30	-0.29%
NIFTY IT	27,708.20	3.30%	-1.08%	-13.18%	31,587.35	-12.28%
NIFTY METAL	5,799.40	2.14%	6.21%	-8.85%	6,919.60	-16.19%
NIFTY PHARMA	12,613.95	0.54%	5.62%	-6.42%	13,736.05	-8.17%
NIFTY REALTY	445.1	5.10%	16.78%	-0.89%	483.55	-7.95%
NIFTY CONSUMER DURABLES	24,276.35	-0.63%	1.65%	-12.50%	30,892.40	-21.42%
NIFTY OIL & GAS	7,491.80	2.12%	6.62%	-10.66%	8,671.35	-13.60%
NIFTY COMMODITIES	5,781.65	2.42%	5.44%	-7.90%	6,189.05	-6.58%
NIFTY INDIA CONSUMPTION	7,502.05	2.15%	5.59%	4.76%	8,146.95	-7.92%
NIFTY ENERGY	23,734.55	2.37%	6.09%	-18.29%	28,442.35	-16.55%
NIFTY INFRASTRUCTURE	5,356.20	3.60%	6.83%	2.85%	5,482.80	-2.31%
NIFTY INDIA DIGITAL	5,247.95	4.22%	4.17%	-12.62%	7,313.70	-28.24%
NIFTY100 ESG	3,331.40	2.67%	5.45%	-4.21%	-	-
NIFTY INDIA MANUFACTURING	8,340.65	1.62%	6.08%	2.71%	-	-

Ratio of total market cap over GDP

Recent 10 Year Maximum - 132%

Recent 10 Year Minimum - 48.29%

Current Market Cap / GDP- 100.04%

Current Market Cap of India as on 30th April 2023 - INR 272.19 Lakh cr.

Current GDP: \$3.3 TRLN US dollars or INR 271 LAKHS CR

GDP Growth Figures**% of Growth**

LATEST QUARTER (OND 2022)

4.40%

PREVIOUS QUARTER (JAS 2022)

6.30%

YEAR AGO (OND 2021)

5.20%

FII's/FPI's Activities in Indian Equity Markets**FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)**

Month- Year	FII (Rs Crores)		DII (Rs Crores)	
	Net Purchase / Sale		Net Purchase / Sale	
Apr-23	5711.80		2216.57	
Mar-23	1997.70		30548.77	
Feb-23	-11090.64		19239.28	
Jan-23	-41464.73		33411.85	
Dec-22	-14231.09		24159.13	
Nov-22	22546.34		-6301.32	
Oct-22	-489.06		9276.97	
Sep-22	-18308.30		14119.75	
Aug-22	22025.62		-7068.63	
Jul-22	-6567.71		10546.02	
Jun-22	-58112.37		46599.23	
May-22	-54292.47		50835.54	
Last 12 Months	-152274.91		227583.16	

COUNTRY WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Country Wise AUC (in cr.)	As on Mar 31, 2023	% of Holdings
United States	1882363	42.22%
OTHER	702496	15.76%
Singapore	330350	7.41%
Luxembourg	331647	7.44%
Mauritius	267320	6.00%
United Kingdom	251251	5.64%
Ireland	224128	5.03%
Norway	142307	3.19%
Canada	127111	2.85%
Japan	104537	2.34%
France	95,017	2.13%
Total	4458527	100%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET

Sector Wise AUC (in cr.)	As on Mar 31, 2023	% FPI Holdings
Financial Services	1495819	33.55%
Information Technology	489322	10.97%
Oil, Gas & Consumable Fuels	450559	10.11%
Fast Moving Consumer Goods	332767	7.46%
Automobile and Auto Components	252949	5.67%
Healthcare	220571	4.95%
Power	149148	3.35%
Consumer Durables	148719	3.34%
Capital Goods	136503	3.06%
Metals & Mining	130571	2.93%
Top 10 Sector Holdings	3806928.00	85.39%
OTHERS	651601.00	14.61%
FPI HOLDING IN INDIAN EQ MARKET	4458529.00	100.00%

Mutual Fund CATEGORY AVG Performance across Industry - 30th April 2023

Equity Funds Category - AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	5.21	6.12	7.05	19.66
Sector - Financial Services	9.41	5.39	4.8	18.08
Equity- Infrastructure	6.93	6.16	3.79	9.92
Contra	5.97	3.29	2.62	9.44
Value	6.23	2.14	2.39	6.07
Dividend Yield	4.97	1.82	2.77	5.33
Multi-Cap	6.81	3.6	0.17	4.82
Small-Cap	7.63	4.07	1.12	4.78
Mid-Cap	7.11	3.77	0.21	4.05
ELSS (Tax Savings)	6.15	2.66	-0.18	4.03
Large & Mid- Cap	6.46	2.77	-0.37	3.68
Large-Cap	6.43	2.42	-0.11	3.65
Focused Fund	6.25	2.78	-0.65	3.33
Flexi Cap	6.59	3.07	-0.05	3.24
Equity - ESG	5.66	1.51	-0.62	0.78
Sector - Healthcare	5.73	1.49	-2.04	-3.01
Sector - Technology	0.78	-5.14	-1.6	-10.20

Fixed Income Category- AVG Performance across Industry

Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
10 yr Government Bond	1.43	3.08	4.84	6.58
Long Duration	1.70	3.30	4.96	6.44
Medium to Long Duration	1.43	2.46	4.14	6.09
Government Bond	1.28	2.54	4.23	5.85
Dynamic Bond	1.22	2.03	3.72	5.78
Medium Duration	1.14	1.97	3.71	5.71
Floating Rate	0.80	1.87	3.52	5.57
Credit Risk	0.92	2.06	3.73	5.48
Ultra Short Duration	0.64	1.63	3.17	5.26
Money Market	0.64	1.61	3.11	5.26
Liquid	0.56	1.43	2.90	5.20
Short Duration	0.91	1.81	3.64	5.10
Low Duration	0.72	1.61	3.17	5.09
Arbitrage Fund	0.60	1.55	3.14	5.04
Banking & PSU	1.00	1.89	3.49	5.01
Corporate Bond	1.01	1.70	3.33	4.47

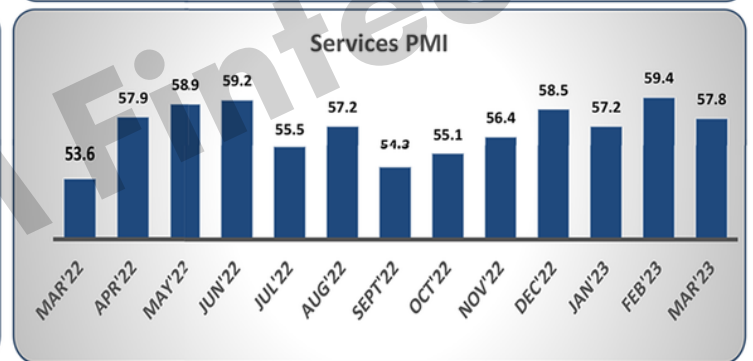
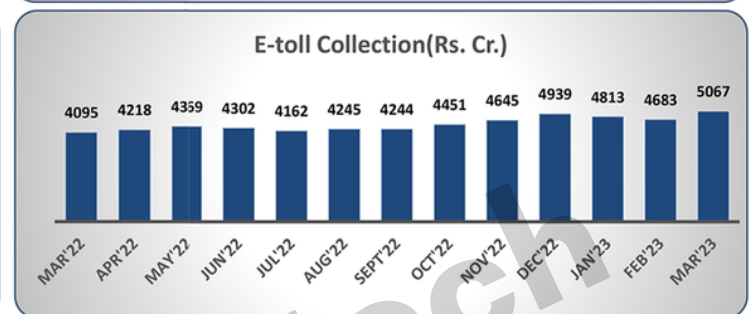
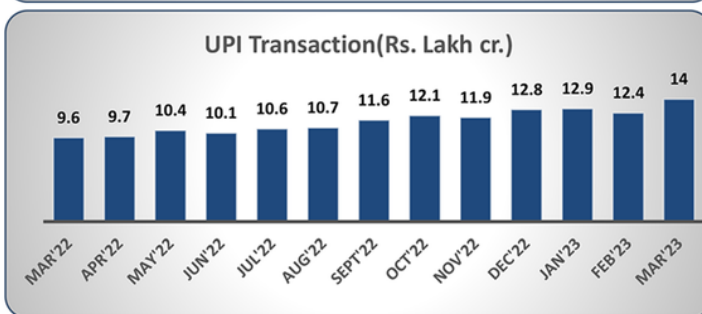
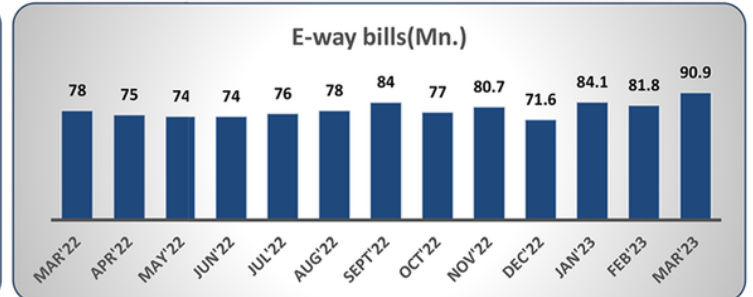
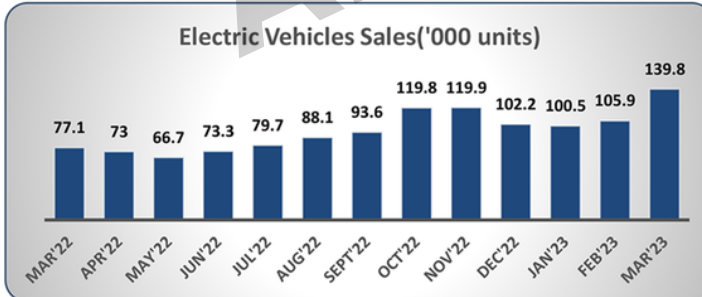
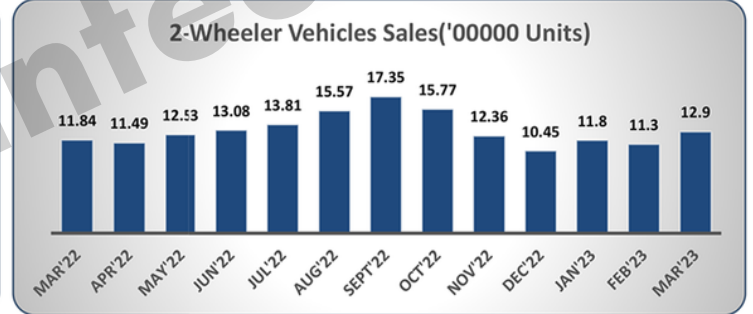
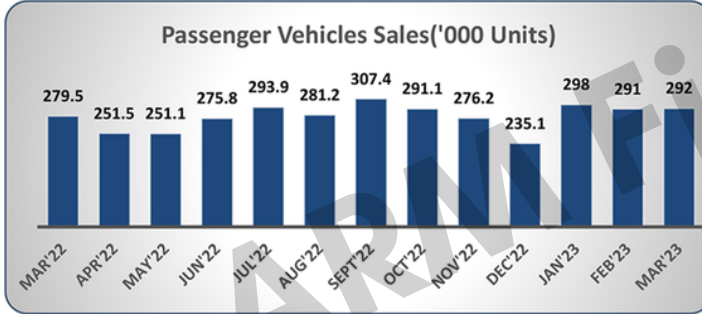
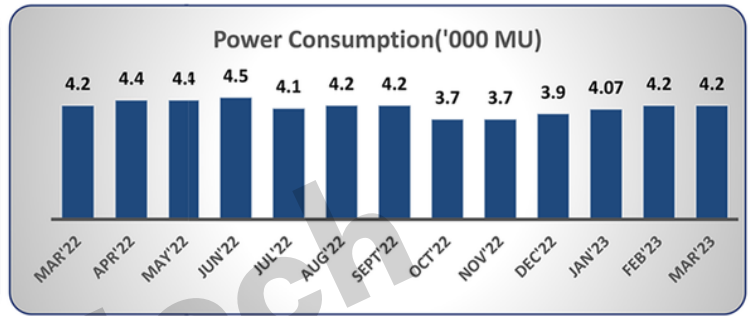
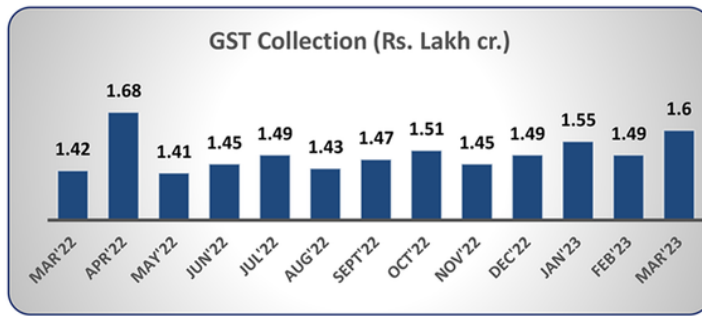
Balance Fund Category- AVG Performance across Industry

Category Type	1 Month	3 Months	6 Months	1 year
Aggressive Allocation	4.90	2.33	1.01	4.19
Balanced Allocation	4.17	2.92	0.02	1.85
Dynamic Asset Allocation	3.92	2.32	1.92	5.39
Equity Savings	2.56	1.70	1.79	4.20
Conservative Allocation	2.12	1.95	2.52	4.79

Source - Morning Star as on 30th April 2023

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

MACRO ECONOMIC INDICATORS



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Chapter - 03

Inspiring Investment Story

Mr. Mandeep Sharma - Age: 49 Years



Mandeep Sharma was a software engineer, working as a project manager in an IT company. Six months ago, we had the pleasure of meeting him when he came to us with a plan to invest for his daughter's education. He had already been investing in few SIPs, intending to create a Kitty for his daughter's higher education dream of becoming a doctor.

He met us with a clear and specific question - "Am I running on right path to reach to my Goal ?" Mandeep had started the SIPs when his daughter was just three years old, with a target to create a wealth of Rs.1 crore in 15 years for her education funding purpose. He had been running 5 (five) SIP for Rs 5000/- each running in 5 different Equity Mutual Fund schemes :

Start Date : 15th July 2010 | Target Amount : Rs 1 Crore | Target Date : 15th July 2025

After analysing his current investments, we suggested that he continue with the same plan as his funds were performing well and were in line with his high risk, aggressive investment profile. See the current status of Mandeep's investment performance as on date :

Fund Name	SIP Start Date	Nav Date	Nav	Units	No of Installments	Investment Amount	SIP Value (31-03-2023)	XIRR (%)
Canara Robeco Emerging Equities Reg Gr	15/07/2010	25/04/2023	157.83	16156.47	154	770000	2549976	17.60
Mirae Asset Emerging BlueChip Reg G	15/07/2010	25/04/2023	94.83	31105.15	154	770000	2949670	19.61
Kotak Emerging Equity Sch Gr	15/07/2010	25/04/2023	75.69	34555.03	154	770000	2615608	17.90
Invesco India Multi Cap Gr	15/07/2010	25/04/2023	77.51	26791.50	154	770000	2076609	14.76
Nippon India Multi Cap Gr Gr	15/07/2010	25/04/2023	165.76	12068.58	154	770000	2000515	14.31
TOTAL INVESTMENT VALUE AS ON 25TH APRIL 2023					154	3850000	12192378	16.84

Mandeep had started SIPs July 2010, and he had achieved his target amount three years before today, with a current value of close to Rs.1.20 crore. We were thrilled to see that his investments had done so well and that he was well on his way to achieving his financial goals. Now Mandeep has set his sights on a new goal of reaching Rs.1.5 crore in the remaining next three years, so that even if there were extra needs for his daughter's graduation and post-graduation, he could take care of them without any worries.

Mandeep's story is a shining example of how planning, persistence, and smart investments can help you achieve your goals. With his dedication to his daughter's education and his financial savvy, he was able to secure her future and give her the best possible start in life. His inspiring story is a reminder to all of us that with the right mindset and the right plan, anything is possible

Note: These schemes shown here are a real story of an investor and the scheme shown here are not to be treated as our recommendation. Investor should check their own risk return appetite before choosing any plan for investments.

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Your Company

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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.

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WE DON'T HAVE TO BE SMARTER THAN THE REST. WE HAVE TO BE MORE DISCIPLINED THAN THE REST.

-WARREN BUFFETT