



# MONTHLY NEWSLETTER

A monthly Newsletter to manage your personal finance



## GST collection, at 1.49 Lakhs Crore in July 22

The July revenue figure is 28% higher than the revenues in the same month last year of ₹1.16 Lakhs crore

### What's inside ?

- **Trending MF Schemes**
- **Investment Gyan**
- **Inspiring Investment Story**

**M S Mani, partner at Deloitte India, said to ET,** "The new normal of Rs 1.4 lakh crore seen during the past few months, accompanied by the fact that all major states have shown a growth in excess of 15 per cent over the last year, indicates that economic activities have stabilised and the many of the leakages have been plugged."

Mani further added in his article, that the uptick in GST collections over the past few months seen across major states would provide some comfort to states that have just come out of the guaranteed compensation period and are concerned about their revenue mobilisation abilities. *"For business, there is expected to be an enhanced focus on audits and assessments as the GST authorities at both the Central and State level work on improving GST collections further."*

As quoted in our past issues - *India is sitting in the sweet spot !*  
.....**read more !**

# Market is back with a Bang !

Sensex, Nifty log highest July-month return in 23 years; is the bull run back ??

As we have always said in our communications that Equity is great wealth building product if you can manage your fear & greed ! It simply means , buy right and sit tight

As many as 20 Equity Funds delivered over 10 per cent return to investors in July. Despite Dollar became strong and overall panic gripped our Globally, our market did extremely well.

As bulls made a smart comeback on Dalal Street, the benchmark equity indices BSE Sensex and NSE Nifty managed to register their highest return for July month in 23 years. The 30-share index Sensex climbed 8.58 per cent, or 4,551.31 points to 57,570.25 on July 29 from 53,018.94 on June 30, 2022. Likewise, the 50-share index NSE Nifty gained 8.73 per cent to 17,158.25 during the month. Prior this, both of these indices posted their biggest July month gain of around 10 per cent in 1999.

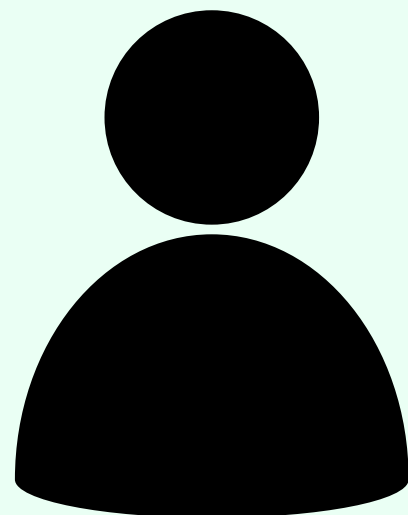
We maintain our stand to stay invested in Equity funds. There are some good opportunities in Banking and consumption theme, which should be grabbed according to your Risk appetite. Still, Asset Allocation is the right strategy.....and remember -

## SIP Zaroori Hai !

Read more about some of the great investment ideas and more, in this newsletter. Stay Fit and Stay Happy.

Best Wishes

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



Your Name  
Designation  
Your Company/business name

# Chapter 1 : Investment Gyan

Rupee Cost averaging is an important tool of mutual funds that help investors to get maximum value for their invested money in volatile scenario. It is an auto mode-investment which help to sort the dilemma of whether to keep investing when markets play their games. Investors generally tend to speculate on the right time to invest. But it is a known fact that no one can predict where the market is going to move-upwards or downwards. Rupee-cost averaging has been the answer to such a scenario.Hence it is the best investment method to control or manage your investment emotions of Fear & Greed.

With SIP, an investor invests a specific amount at regular intervals irrespective of the investment's share (unit) price. By investing regularly, the investor takes advantage of market dips without worrying about when they'll happen. Their money buys more units when the price is low and fewer when the price is high, which can mean a lower average cost per unit over a period of time.

## SIP is the most powerful investment tool



### Unit price is rising scenario :

Rs.1000 is invested in a mutual fund on the first of each month. The investor in this example would methodically acquire 244.53 units at an average cost of Rs.24.54 each

Month	Amount Invested	Unit Price	No. of units purchased
15-Jan	Rs 1000	20	50
15-Feb	Rs 1000	22	45.46
15-Mar	Rs 1000	23	43.48
15-Apr	Rs 1000	25	40
15-May	Rs 1000	30	33.33
15-Jun	Rs 1000	31	32.26
	<b>Total: Rs 6000</b>	<b>Avg Cost:Rs 24.54</b>	<b>Total:Rs 244.53</b>

## Unit price falling scenario:

Rs.1000 is invested in a mutual fund on the first of each month. The investor in this scenario would have bought 204.87 units at an average cost per unit of Rs.24.91.

Month	Amount Invested	Unit Price	No. of units purchased
15-Jan	Rs 1000	35	28.57
15-Feb	Rs 1000	33	30.3
15-Mar	Rs 1000	30	33.33
15-Apr	Rs 1000	28	35.71
15-May	Rs 1000	27	37.03
15-Jun	Rs 1000	25	40
	<b>Total: Rs 6000</b>	<b>Avg Cost: Rs 29.29</b>	<b>Total: Rs 204.87</b>

## Advantages of Systematic Investment Plan (SIP)

- Averaging reduces the risk factor associated with lumpsum investing. **For example we all are familiar with the scenario where investors who invested their money at one go when market was at its peak in the year 2007-2008 what their plight was when market crashed drastically in the year 2008.** With RCA, investors get a buying opportunity when the NAV falls as he will be able to accumulate more units of the mutual fund scheme.
- RCA frees investors from the onus of monitoring stock positions on a daily basis which would be the scenario in case of lumpsum investment or VCA.
- It serves as a cushion against the downward trend of the market.
- Investor no longer needs to look at dates, markets or anything.
- Investor no longer needs to monitor external factors like economy condition, interest rates, inflation etc.
- It is a disciplined approach towards investing regularly in mutual funds.

**SIP should be used for all your Financial Goals : like - Kids education, Retirement Planning, Vacation Planning etc**

You need to discuss with our expert counselor to find the most suitable SIP matching your Risk profile. We are available for such discussion anytime during the working hours ( Monday to Saturday).



# #SIPZARORIHAI

# Chapter 2 : Market Indicators

For month ending July 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 JULY 2022	57570.25	17158.25	31ST JULY 2022	12390.69	4130.29	32846.45
1 Month	8.58%	8.73%	1 Month	12.35%	9.11%	6.71%
3 Months	0.89%	0.33%	3 Months	0.45%	-0.04%	-0.40%
6 Months	-0.77%	-1.05%	6 Months	-12.99%	-8.53%	-6.51%
1 Year	9.48%	8.85%	1 Year	-15.55%	-6.03%	-5.98%

## COMMODITY MARKET SNAPSHOT - LAST ONE YEAR

Period	GOLD (USD) / OUNCE	%	SILVER(USD) / OUNCE	%	CRUDE OIL (USD)	%
31ST JULY 2022	1762.00		20.197		103.59	
1 Month	1807.00	-2.49%	20.352	-0.76%	109.03	-4.99%
3 Months	1918.60	-8.16%	23.156	-12.78%	109.34	-5.26%
6 Months	1802.20	-2.23%	22.533	-10.37%	90.03	15.06%
1 Year	1823.60	-3.38%	25.786	-21.67%	76.33	35.71%

## OTHER MARKET INDICATORS

Period	G-SEC Rate	Period	CURRENCY		Period	INFLATION
	10 YR G SEC		INR /USD	%		Rate %
31ST JULY 2022	7.32	31st July 2022	79.89		June'2022	7.01
1 Month	7.42	1 Month	79.13	-0.95%	1 Month	7.04
3 Months	7.13	3 Months	76.68	-4.02%	3 Months	7.79
6 Months	6.68	6 Months	74.91	-6.23%	6 Months	6.01
1 Year	6.20	1 Year	74.60	-6.62%	1 Year	5.59

## NIFTY EQUITY BENCHMARK INDICIES 31ST JULY 2022

INDEX	CURRENT	1 WEEK%	1 MONTH	1 YEAR	52W H	FALL FROM 52 WEEK HIGH
NIFTY 50	17,158.25	2.62%	8.73%	8.85%	18,604.45	-7.77%
NIFTY NEXT 50	40,906.15	1.85%	12.06%	3.92%	45,290.80	-9.68%
NIFTY 100	17,400.75	2.53%	9.24%	8.48%	18,870.70	-7.79%
NIFTY 200	9,087.65	2.46%	9.61%	8.24%	9,895.10	-8.16%
NIFTY 500	14,665.65	2.30%	9.55%	7.33%	16,004.45	-8.37%
NIFTY MIDCAP 50	8,170.80	1.65%	11.96%	6.69%	9,196.75	-11.16%
NIFTY SMALLCAP 100	9,171.20	0.47%	8.60%	-12.84%	12,047.45	-23.87%
NIFTY BANK	37,491.40	2.05%	12.17%	8.41%	41,829.60	-10.37%
NIFTY AUTO	12,543.20	-0.72%	7.20%	24.83%	12,690.00	-1.16%
NIFTY FMCG	42,487.40	-0.04%	12.80%	17.85%	42,584.75	-0.23%
NIFTY IT	29,152.30	3.49%	4.70%	-4.36%	39,446.70	-26.10%
NIFTY MEDIA	2,079.05	5.17%	9.56%	15.76%	2,494.55	-16.66%
NIFTY METAL	5,485.80	7.69%	17.70%	-4.93%	6,825.65	-19.63%
NIFTY PHARMA	12,776.55	1.26%	5.08%	-11.43%	14,938.25	-14.47%
NIFTY REALTY	450.95	2.61%	17.04%	13.12%	560.90	-19.60%
NIFTY CONSUMER DURABLES	25,823.45	1.22%	13.16%	-	30,892.40	-16.41%
NIFTY OIL & GAS	7,841.70	2.05%	3.17%	-	8,524.10	-8.01%
NIFTY50 EQUAL WEIGHT	19,585.55	3.04%	10.85%	9.67%	-	-
NIFTY100 EQUAL WEIGHT	20,124.40	2.17%	10.47%	5.14%	-	-
NIFTY COMMODITIES	5,547.20	3.85%	10.47%	2.97%	6,458.45	-14.11%
NIFTY INDIA CONSUMPTION	7,514.85	1.09%	12.28%	17.93%	7,653.45	-1.81%
NIFTY ENERGY	26,018.40	1.55%	3.62%	37.42%	29,304.05	-11.21%
NIFTY INFRASTRUCTURE	4,890.55	1.25%	5.86%	10.34%	5,362.80	-8.81%
NIFTY INDIA DIGITAL	5,321.20	1.08%	4.53%	-	7,365.45	-27.75%
NIFTY100 ESG	3,390.70	2.84%	10.17%	-	-	-
NIFTY INDIA MANUFACTURING	8,012.50	2.50%	9.97%	-	-	-

## Ratio of total market cap over GDP

Recent 10 Year Maximum - 132%

Recent 10 Year Minimum - 48.29%

**Current Mkt Cap / GDP- 106%**

Current Market Cap of India as on 31ST JULY 2022 - 266 LAKH CR INR

Current GDP: \$3.20 TRLN US dollars or 249 LAKHS CR INR

GDP Growth Figures	% of Growth
LAST QUARTER (JFM 2022)	4.10%
PREVIOUS QUARTER (OND2021)	5.40%
YEAR AGO (JFM 2021)	2.50%

## 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 / Sales	Net Purchase / Sales
Jul-22	-6567.71	10546.02
Jun-22	-58112.37	46599.23
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
Year To Date(YTD)	-2,89,972.99	2,41,539.81

Country Wise AUC in Crores	As on June 30, 2022	%of Holdings
USA	1611908.00	39.01%
OTHER	631181.00	15.28%
MAURITIUS	429710.00	10.40%
SINGAPORE	303211.00	7.34%
LUXEMBOURG	292280.00	7.07%
UNITED KINGDOM	233710.00	5.66%
IRELAND	208095.00	5.04%
CANADA	122921.00	2.97%
JAPAN	119088.00	2.88%
NORWAY	98465.00	2.38%
NETHERLANDS	81460.00	1.97%
TOTAL	4132029.00	100%

Sector Wise AUC in Crores	As on July 15, 2022	% FPI Holdings
Financial Services	1335966.00	5.30%
Oil, Gas & Consumable Fuels	512787.00	2.04%
Information Technology	483542.00	1.92%
Fast Moving Consumer Goods	295155.00	1.17%
Automobile and Auto Components	242393.00	0.96%
Power	212955.00	0.85%
Healthcare	202246.00	0.80%
Consumer Durables	156558.00	0.62%
Metals & Mining	119349.00	0.47%
Telecommunication	100453.00	0.40%
Top 10 Sector Holdings	3661404	14.63%
OTHERS	585246	2.32%

## Mutual Fund CATEGORY AVG Performance across Industry - 31st July 2022

Equity Funds Category - AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	10.12	9.13	14.90	25.22
Contra	9.00	1.55	1.40	9.86
Equity- Infrastructure	9.49	0.12	0.23	9.81
Dividend Yield	8.07	0.04	0.33	8.08
Large-Cap	9.32	0.53	0.55	7.88
Sector - Financial Services	13.05	4.14	-0.35	6.65
Large & Mid- Cap	9.41	0.19	-0.72	6.60
Value	8.59	0.02	-0.76	6.59
Multi-Cap	9.58	0.04	-0.37	6.52
Mid-Cap	10.31	-0.09	-0.13	6.48
Focused Fund	8.79	0.52	-1.36	5.83
ELSS (Tax Savings)	9.11	0.30	-1.25	5.37
Small-Cap	8.48	-1.98	-3.10	4.78
Equity - ESG	9.39	-0.64	-1.65	4.43
Flexi Cap	9.27	0.06	-1.92	4.37
Sector - Technology	4.05	-6.83	-11.95	-2.05
Sector - Healthcare	5.96	-4.05	-2.85	-8.06

Fixed Income Category- AVG Performance across Industry				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Credit Risk	0.88	0.60	10.81	15.67
Short Duration	0.73	0.41	1.61	3.75
Medium Duration	1.67	0.80	1.30	3.63
Ultra Short Duration	0.39	0.82	1.74	3.59
Money Market	0.38	0.77	1.69	3.50
Low Duration	0.49	0.63	1.49	3.37
Liquid	0.34	0.96	1.71	3.23
Arbitrage Fund	0.10	0.64	1.45	3.19
Dynamic Bond	1.06	0.88	1.18	3.06
Floating Rate	0.67	0.55	1.23	2.98
Medium to Long Duration	1.26	0.58	0.67	2.69
Banking & PSU	0.75	0.56	0.92	2.53
Corporate Bond	0.79	0.22	0.63	2.23
Government Bond	1.15	0.55	0.57	2.08
Long Duration	1.35	-0.38	0.20	1.20
10 yr Government Bond	1.51	0.56	-0.32	-0.32

Balance Fund Category- AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Balanced Allocation	6.66	0.71	-0.12	6.27
Conservative Allocation	2.55	0.53	1.63	5.55
Dynamic Asset Allocation	5.11	1.04	1.45	5.21
Aggressive Allocation	6.85	-0.06	-0.92	4.53
Equity Savings	3.10	0.48	0.37	4.31

Source - Morning Star as on 31st July 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. Please check with your advisor for the TOP performing funds in above category for the last one year.



# Chapter 3 : Inspiring Investment Story of Mr. Aiyyar

**This is the true story of Mr. Aiyyar who became debt free within 8 years for a big liability of 75 Lakhs towards his Home Loan :**

Around 8 years back in 2014, Mr Aiyyar bought his own house and took a Loan of Rs 75 Lakhs with an EMI of Rs 74500 at the age of 40. At the time of taking loan, his net monthly Income was Rs. 1.5 lakhs. The total loan tenure was 15 years.

While talking about his investments, he mentioned that his monthly household expenses is Rs 45000/-; after adding his EMI of Rs 74500/- his total monthly expenses was Rs 1,19,500/= . He wanted to invest Rs20000/- per month to achieve some of his wealth Goals.

However we presented him a target to achieve Financial Freedom in terms of complete pay off to his liability as soon as possible.

Hence we suggested him to start a Good EMI , known as SIP ( Systematic Investment Plan)

Mr. Aiyyar choose to select Equity Mutual Fund for higher Risk Reward proposition. And see the result ! His Risk paid due reward (see the table below) for the latest value of his monthly SIPs started in 2014 :

Fund Name	Launch Date	SIP Start Date	Nav	Units	No of	Investment	SIP value as on	XIRR (%)
					Installments	Amount	30-06-2022	as on 30-06-2022
Canara Robeco Emerging Equities Reg Gr	11-03-2005	01-05-2014	144.09	6,169.58	98	4,90,000	8,88,975	16.05
Mirae Asset Emerging BlueChip Reg Gr	09-07-2010	01-05-2014	86.613	11,421.58	98	4,90,000	9,89,257	18.41
DSP Flexi Cap Reg Gr	07-06-2007	01-05-2014	55.71	13,926.91	98	4,90,000	7,75,868	13.54
Invesco India Multi Cap Gr	17-03-2008	01-05-2014	68.41	11,278.98	98	4,90,000	7,71,595	12.68
					<b>98</b>	<b>19,60,000</b>	<b>34,25,695</b>	<b>15.17</b>

After 8 years of Home loan, EMI been paid he had an outstanding Loan Amount of Rs. 37 Lakhs, which was cleared in 8 years instead of 15 years just by saving 20000 per month thru SIP Investment. After clearing the Home Loan this month he has allocated the EMI amount towards SIP. Consequently, he increased his SIP to Rs.1 Lakh per month, now. That's called good EMI

**When we see our client becoming debt free and they feel very confident of their life ahead.. It makes us more Happy and confident. It boost our confidence to 10X.**

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 story is for inspiration and is not real. This is in no ways a recommendation for any scheme 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**




# CONTACT US





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 **99999-99999** and Fix a formal discussion session with us we are here to help you.

Address line1, Address line2, City - Your City, State - Your State, Pin Code-000000

Call us :  **+91-99999-99999**

 [www.yourdomain.com](http://www.yourdomain.com) |  [email@yourdomain.com](mailto:email@yourdomain.com)

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.