

INVESTMENT KNOWLEDGE CENTER

A monthly Newsletter to manage your personal finance

India is Shining



What's Inside

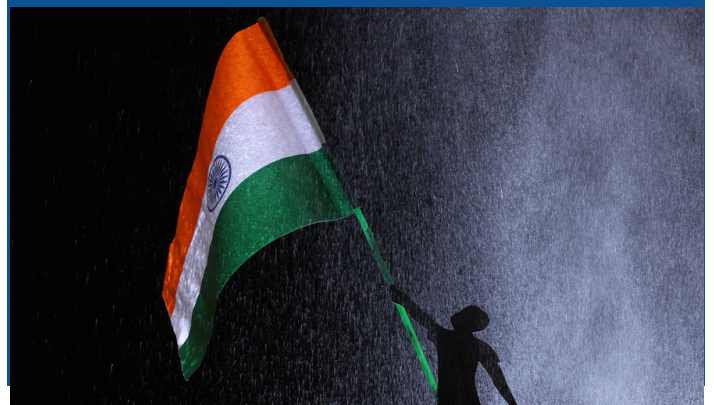
- Investment Gyan
- Market Indicators
- Inspiring Investment Story

Number of Retail Investors are growing

According to two depositories, NSDL and CDSL, the total number of demat accounts is 9.28 crore as on April 30, 2022. This number is almost three times the number recorded as of March 2020. According to CDSL, the total number of demat accounts was 2.12 crore in March 2020, which has grown to 6.50 crore in April 30, 2022. We have shared some more data inside to prove that Indian Stock Market is no more FIIs Dependent space.

India is shining..

India Shining (Hindi: भारत उदय) was a marketing slogan referring to the overall feeling of economic optimism in India in 2004 and it was popularised by the then-ruling Bharatiya Janata Party (BJP) for the 2004 Indian general elections. The slogan which was developed as a part of an Indian government campaign intended to promote India internationally, has now become true in 2022. Read our 'Investment Gyan Section' to know more..



Editorial

This was quoted openly in the parliament by Hon'ble Finance Minister Smt Nirmala Sitaraman, that " **Retail Investors Ruling The Indian Stock Market** "

And she was absolutely right – if you look back the performance graph of NIFTY or SENSEX, there are several instances when the FIIs(Foreign Institutional Investors) selling has been neutralised by the buying of Domestic Institutional Buyers like Mutual Funds, which are powered by retail investors. Despite

As per market data from Nov 2021 to Nov 2022, FIIs were a Net seller of around **Rs 3.5 Trillion (Rupees Three Lakhs Fifty Thousand crores)**, on the other hand DIIS were a Net buyer of around **Rs 3.13 Trillion (Rupees Three lakhs thirteen thousand crores)**

In some of our previous Newsletters we have already given multiple reasons which has put India in this sweet spot. All thanks to Indian market regulators, SEBI, RBI etc and all thanks to the government policy which has transformed India to a fast growing Digital transaction economy. Indian UPI payment system is not only a success story here but more than 32 countries across Globe has adopted it as their preferable payment mechanism.

In this Issue of our Newsletter, we have share some interesting facts about SIP(Systematic Investment Plan), which has become a most powerful product line for Indian retail investors. As per AMFI data, monthly SIP contribution by Indian investors have crossed Rs 13,000/- crores. In other words, Rs 1.56 Trillion of retail money will hit the Stock market through Mutual Funds, even if there is no fresh sales !!!

Must read our 'investment Gyan section' to know more about this powerful investment tool and its advantages.

Happy Investing.

“
**Every Element
of 'Returns'
comes with
after a 'Risk'.
Learn to handle
your 'Risk' if you
need better
'Returns'**



Your Name
Designation
Your Company Name

Chapter - 1: Investment Gyan

Why SIP (Systematic Investment Plan) has become a wonder product for every retail investor ?

A TOI Story in Nov 29th Business Page, by Aseem Gujar of Timesgroup, quoted a statement of Mercedes- Benz India Sales & Marketing head sales & marketing Santosh Iyer as saying that SIPs were eating into Luxury Car Sales in India.

This statement has become a talking point in the mutual Fund Industry and retail community. This statement was almost a validation of the industry's efforts to promote an investing culture in India.



We as a Financial Product Distributor are so excited to see such statement coming from Merc, as we always been promoting SIP for all our investors. Hence, we thought to pick this article as a reference point for our sales pitch in Favour of SIP (**Systematic Investment Plan**).

Investing regularly through SIP helps you in getting the cost averaging advantage from an Equity Scheme and enable individuals to save not just for future needs like education, marriage and retirements but also for aspirational purchases like Luxury Cars etc.

How much should you Expect assuming 12% annual returns		
Portfolio Value (Rs) after....		
Monthly SIP	5 Years	10 Years
Rs 10000	8.3 L	23.2 L
Rs 25000	20.6 L	58.1 L
Rs 50000	41.2 L	1.2 Cr

A Mercedes- Benz C300d will surely give you an adrenaline rush when its 265-horsepower engine pushes you back into the seat. But won't it be even more satisfying if you didn't have the huge burden of a loan to pay off for the depreciating asset. The table on left side shows the expected fund value which can be achieved by your regular and planned investments in a good Equity Fund through SIP

Most of the investor think that SIP is a scheme! It should be properly understood here that SIP is not a scheme – it is a recurring way of investments in a Mutual Fund Scheme. A SIP works best in case of an Equity MF Scheme because you get the advantage of cost averaging due to price volatility in Equity schemes. So, the Key Questions are: **Which Equity scheme is best for your SIP plan? How much SIP is best for you ? What should be my SIP tenure ?**

SIP is like a 'GULLAK' for all your future Financial Goals and requirements. It is very important for you to list down all your financial targets properly at one place after taking inflation into consideration.

Once you reach to your Future value targets then you should calculate the monthly SIP requirement to reach to these Goals. Here you need to talk to us for making proper selection of schemes which is most suitable to your Risk profile.

Let us see the average SIP returns from some of India's great Equity schemes which have existence of more than 20 Years :



₹ 1,56,10,481 16.32% p.a.

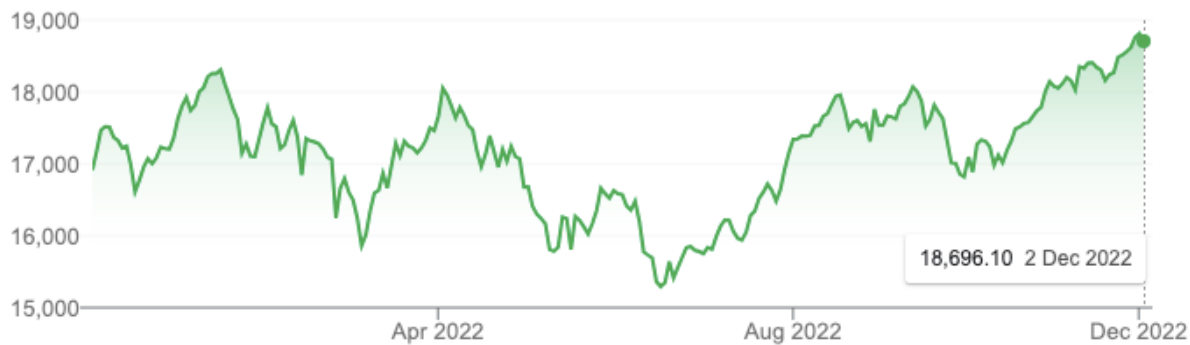
₹ 24,00,000 invested across 20 years



This is the average SIP returns of Rs 10000/- invested across 5 different Multicap Equity MFs

In the last 1 Year NIFTY grew by around 10%. This means if you had invested in any NIFTY based passive or Index fund, you would have got close to 10% returns.

(Nifty was 16.912 as on 6th Dec 2021 and it was 18,696 as on 2nd Dec 2022)



However, the active Mutual Fund Equity schemes have performed much better in comparison to the Index. Please see the table given below which shows the tremendous performance by some of the leading Diversified Equity Funds in this year

Funds	Annual Return in 2012	Annual Return This Year
SBI Focused Equity Fund	55.93	42.98
ICICI Prudential Large & Mid Cap Fund	32.62	41.80
SBI Large & Midcap Fund	32.27	39.35
Mirae Asset Emerging Bluechip Fund - Regular Plan	45.27	39.13
Union Flexi Cap Fund	30.04	37.12
Canara Robeco Emerging Equities Fund - Regular Plan	48.57	36.99
Edelweiss Large & Mid Cap Fund Regular Plan	26.58	36.95
Quant Large and Mid Cap Fund	24.27	36.84
ICICI Prudential Focused Equity Fund	30.71	36.09
Quant Focused Fund	49.88	35.60
UTI Flexi Cap Fund - Regular Plan	31.95	33.98
Sundaram Focused Fund	33.99	33.71
JM Flexicap Fund	32.84	32.94
Canara Robeco Flexi Cap Fund - Regular Plan	31.12	32.61
Kotak Equity Opportunities Fund - Regular Plan	29.96	30.42
UTI Mastershare Fund - Regular Plan	24.91	29.56
ICICI Prudential Bluechip Fund	26.63	29.17
Tata Large & Mid Cap Fund - Regular Plan	33.51	28.53
Kotak Bluechip Fund - Regular Plan	23.27	27.74
Mirae Asset Large Cap Fund - Regular Plan	33.07	27.74
UTI Nifty 50 Index Fund - Regular Plan	28.14	25.20
Canara Robeco Bluechip Equity Fund - Regular Plan	28.21	24.54
Baroda BNP Paribas Large Cap Fund	27.99	22.12
Axis Bluechip Fund	31.54	20.64

As on 2nd Dec 2022

In the above table, you can see how much returns had been generated by some selected Diversified/ Multicap Funds around 10 Years back Vs this year returns. Hence, we say with pride:

" Mutual Fund Sahi hai"

Chapter - 2: Market Indicator

EQUITY MARKET SNAPSHOT - LAST ONE YEAR						
Period	INDIAN INDICES		KEY INTERNATIONAL INDICIES			
	SENSEX	NIFTY 50	NASDAQ 100	S&P 500	FTSE 100	Hang Seng
30th Nov 2022	63099.65	18758.35	12030.06	4080.11	7573.05	18597.23
1 Month	3.87%	4.14%	5.48%	5.38%	6.74%	26.62%
3 Months	5.98%	5.63%	-1.97%	3.16%	3.97%	-6.80%
6 Months	13.56%	13.11%	-4.84%	-1.26%	-0.45%	-13.16%
1 Year	10.58%	10.45%	-25.45%	-10.66%	7.28%	-20.78%
Current P/E	23.94	22.54	24.82	19.69	11.7	9.73
Current P/B	3.52	4.4	5.52	3.7	1.67	1.23

COMMODITY MARKET SNAPSHOT - LAST ONE YEAR						
Period	GOLD - MCX INR	%	SILVER - MCX INR	%	CRUDE OIL (USD)	%
	10 grams		1 KG			
30th Nov 2022	52434	-	63570	-	85.43	-
1 Month	50070	4.72%	58111	9.39%	94.83	-9.91%
3 Months	50701	3.42%	53840	18.07%	96.49	-11.46%
6 Months	50924	2.97%	61450	3.45%	122.84	-30.45%
1 Year	47439	10.53%	61921	2.66%	70.57	21.06%

OTHER MARKET INDICATORS						
Period	G-SEC Rate	Period	CURRENCY		Period	INFLATION
	10 YR G SEC		USD/INR	%		Rate %
30th Nov 2022	7.28	30th Nov 2022	81.37	-	October	6.77%
1 Month	7.45	1 Month	82.77	-1.69%	1 Month	7.41%
3 Months	7.19	3 Months	79.49	2.37%	3 Months	6.71%
6 Months	7.41	6 Months	77.57	4.91%	6 Months	7.79%
1 Year	6.32	1 Year	75.09	8.37%	1 Year	4.91%

NIFTY EQUITY BENCHMARK INDICIES 30th November 2022						
INDEX	CURRENT	1 WEEK%	1 MONTH%	1 YEAR%	52W H	FALL FROM 52 WEEK HIGH
NIFTY 50	18,758.35	0.75%	4.14%	10.45%	18,816.05	-0.31%
NIFTY NEXT 50	43,687.90	1.25%	2.53%	5.86%	45,509.70	-4.00%
NIFTY 500	15,946.15	0.85%	3.42%	10.20%	15,991.60	-0.28%
NIFTY MIDCAP 150	12,093.50	0.92%	1.94%	8.74%	12,314.10	-1.79%
NIFTY SMALLCAP 250	9,651.05	0.51%	3.04%	9.52%	10,524.55	-8.30%
NIFTY BANK	43,231.00	0.41%	4.66%	22.10%	43,339.15	-0.25%
NIFTY AUTO	13,231.85	1.72%	-1.11%	26.18%	13,544.90	-2.31%
NIFTY FMCG	45,536.55	1.02%	3.00%	24.43%	45,788.05	-0.55%
NIFTY IT	30,391.70	0.15%	5.96%	-11.42%	39,446.70	-22.96%
NIFTY METAL	6,564.20	1.81%	11.33%	30.42%	6,825.65	-3.83%
NIFTY PHARMA	13,144.20	0.43%	-0.49%	-3.03%	14,280.00	-7.95%
NIFTY REALTY	450.15	1.45%	2.61%	-7.38%	527.2	-14.61%
NIFTY CONSUMER DURABLES	26,512.50	0.70%	-1.89%	-5.76%	30,892.40	-14.18%
NIFTY OIL & GAS	8,609.60	0.83%	6.61%	18.80%	8,632.60	-0.27%
NIFTY COMMODITIES	6,083.95	1.72%	5.14%	15.13%	6,458.45	-5.80%
NIFTY INDIA CONSUMPTION	7,916.50	1.34%	-0.53%	14.46%	8,146.95	-2.83%
NIFTY ENERGY	27,354.00	1.75%	2.55%	22.78%	29,304.05	-6.65%
NIFTY INFRASTRUCTURE	5,447.40	1.18%	4.07%	11.50%	5,463.95	-0.30%
NIFTY INDIA DIGITAL	5,568.60	0.79%	2.99%	-15.71%	7,365.45	-24.40%
NIFTY100 ESG	3,579.15	1.02%	2.73%	4.17%	-	-
NIFTY INDIA MANUFACTURING	8,542.75	1.06%	1.84%	13.97%	-	-

Ratio of total market cap over GDP
Recent 10 Year Maximum - 132%
Recent 10 Year Minimum - 48.29%
Current Market Cap / GDP- 103%
Current Market Cap of India as on 30th November 2022 - INR 289 Lakh cr.
Current GDP: \$3.5 TRLN US dollars or INR 280 LAKHS CR

GDP Growth Figures	% of Grow
LAST QUARTER (JAS 2022)	6.30%
PREVIOUS QUARTER (AMJ 2022)	13.50%
YEAR AGO (JAS 2021)	8.40%

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII (Rs Crores)	DII (Rs Crores)
	Net Purchase / Sales	Net Purchase / Sales
Nov-22	22546.34	-6301.32
Oct-22	-489.06	9276.97
Sep-22	-18308.3	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
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)	-264,198.39	251,566.58

Country Wise AUC (in cr.)	As on October 30, 2022	% of Holdings
UNITED STATES OF AMERICA	1974567	41.16%
MAURITIUS	408713	8.52%
SINGAPORE	363179	7.57%
LUXEMBOURG	338125	7.05%
UNITED KINGDOM	255351	5.32%
IRELAND	234505	4.89%
NORWAY	145571	3.03%
CANADA	140911	2.94%
JAPAN	112636	2.35%
NETHERLANDS	89148	1.86%
OTHER	734954	15.32%
Total	4797660	100%

SECTOR WISE FPI AUC (Asset Under Custody) IN INDIAN MARKET		
Sector Wise AUC (in cr.)	As on Nov 15, 2022	% FPI Hold
Financial Services	1585145.00	5.55%
Oil, Gas & Consumable Fuels	565227.00	1.98%
Information Technology	530608.00	1.86%
Fast Moving Consumer Goods	318667.00	1.12%
Automobile and Auto Components	268885.00	0.94%
Healthcare	238048.00	0.83%
Power	236483.00	0.83%
Metals & Mining	169021.00	0.59%
Consumer Durables	168881.00	0.59%
Telecommunication	132451.00	0.46%
Top 10 Sector Holdings	4213416.00	14.76%
OTHERS	696543.00	2.44%
FPI HOLDING IN INDIAN EQ MARKET	4909959.00	17.20%

Mutual Fund CATEGORY AVG Performance across Industry - 30th November 2022

Equity Funds Category - AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Sector - FMCG	2.28	3.90	14.48	21.61
Sector - Financial Services	5.01	9.52	22.97	20.53
Contra	3.09	5.88	15.75	14.18
Equity- Infrastructure	2.66	4.41	15.99	13.85
Value	3.72	6.27	14.17	11.47
Dividend Yield	3.29	4.43	11.25	9.61
Large-Cap	3.32	4.42	13.20	9.50
Multi-Cap	2.06	4.11	14.05	9.17
Large & Mid- Cap	1.99	3.52	12.95	7.82
ELSS (Tax Savings)	2.42	4.33	12.76	7.80
Small-Cap	1.29	3.01	13.44	7.69
Mid-Cap	1.15	1.86	12.89	7.24
Focused Fund	2.23	4.03	12.36	6.62
Flexi Cap	1.99	3.25	11.84	5.92
Equity - ESG	2.32	3.27	10.97	3.10
Sector - Healthcare	0.53	4.75	7.70	-3.60
Sector - Technology	5.18	7.01	3.90	-11.06

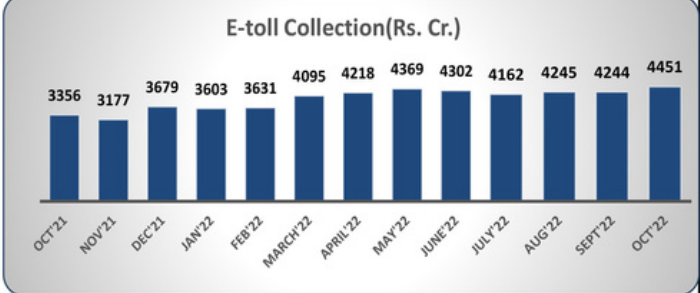
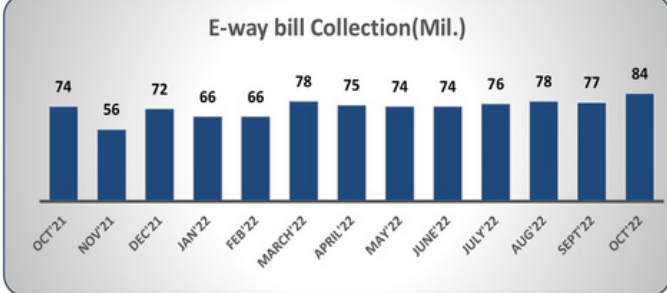
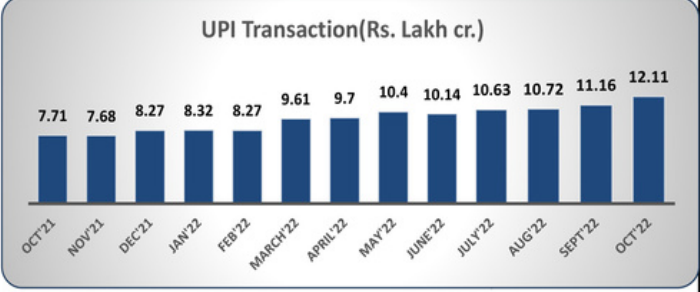
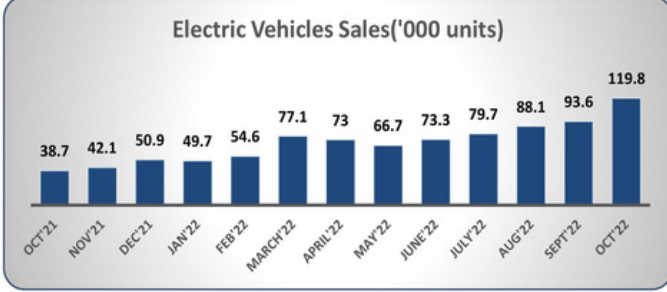
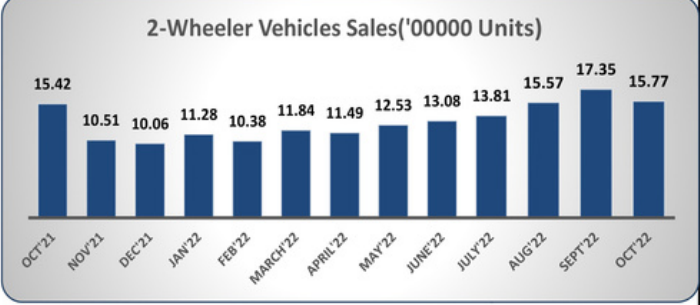
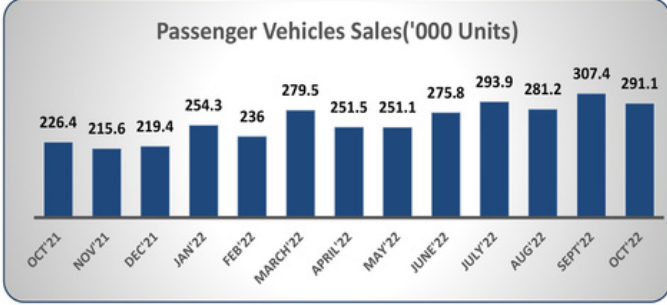
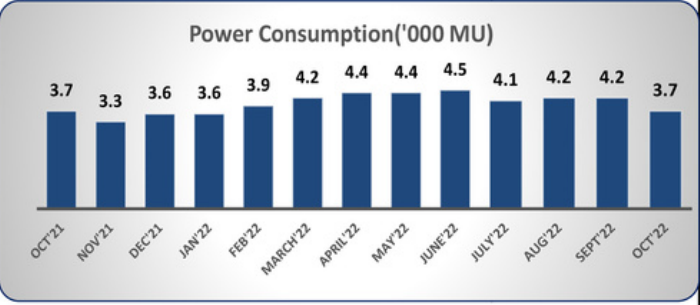
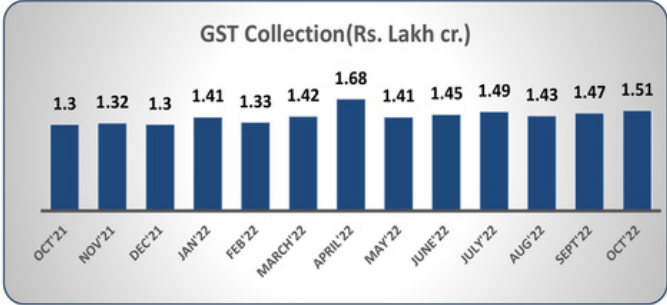
Fixed Income Category- AVG Performance across Industry				
Morningstar Category	1 MONTH	3 MONTHS	6 MONTHS	1 YEAR
Credit Risk	0.73	1.14	2.97	13.33
Ultra Short Duration	0.47	1.23	2.47	4.07
Money Market	0.49	1.18	2.47	4.03
Short Duration	0.98	1.37	2.97	3.95
Low Duration	0.52	1.19	2.53	3.86
Floating Rate	0.58	1.31	2.77	3.67
Arbitrage Fund	0.37	1.12	1.88	3.59
Medium Duration	0.89	0.94	3.83	3.45
Dynamic Bond	0.90	1.11	3.21	2.80
Banking & PSU	0.71	0.98	2.59	2.78
Corporate Bond	0.65	0.84	2.49	2.51
Medium to Long Duration	1.19	0.93	3.49	2.28
Government Bond	1.05	1.07	3.28	1.90
Liquid	-2.04	-1.21	-0.09	1.48
Long Duration	1.63	1.29	5.03	1.03
10 yr Government Bond	1.64	0.88	4.29	0.16

Balance Fund Category- AVG Performance across Industry				
Category Type	1 Month	3 Months	6 Months	1 year
Dynamic Asset Allocation	1.84	2.76	8.30	7.18
Aggressive Allocation	2.33	3.70	10.52	6.67
Conservative Allocation	1.17	1.66	4.96	5.32
Equity Savings	1.12	2.17	5.43	4.92
Balanced Allocation	1.18	0.78	6.92	2.85

Source - Morning Star as on 30th November 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 last one year)

MACRO ECONOMIC INDICATORS



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Chapter - 3: Inspiring Investment Story

Story of Mr Satyajeet Sharma, Aged 54 Yrs

This is an interesting Story of Mr Satyajeet Sharma, aged 54 Yrs who explored the beautiful feature of Mutual Funds called as ' Dividend Plan', to meet his monthly Income requirements. Today he is very happy about his decision as compared to his decision to invest in Bank FD. We thought to cover his investment story in MF Dividend Plans for our readers knowledge.

As per new Sebi norms, dividend plans are called '*pay-out of income distribution cum capital withdrawal option from April 2021*'. Similarly, the other two dividend variants – dividend reinvestment and dividend transfer plans – also are renamed. Now it is termed as 'IDCW' plan in short form. When it comes to mutual funds, the dividend is nothing but a part of the profits or money made by inventors. The mutual fund is simply distributing the profits among investors. And when it distributes profits, the NAV comes down by that extent, clearly showing you have taken money out of your investments.

Why did Mr Satyajeet Sharma opted for dividend plans while investing for Monthly Income?

One, convenience. He was looking for regular income from his investments, it appeared a convenient way form him to get the money. And secondly, he was also expecting some appreciation in his capital over a period of time. He invested Rs 20 Lakhs in around 4 different Dividend paying Hybrid Schemes, which paid an Average Dividend of Rs. 16250 per month from last 3 and half years consistently.

Scheme Name	Inv Dt	Amt(rs)	Units Bought	Current Val (Rs)
HDFC Balanced Advtg IDCW	43252	500000	16402.05	505396
Canara Robeco Equity Hybrid IDCW	43252	500000	6196.55	546784
DSP Equity & Bond DCW	43252	500000	20582.91	511835
ICICI Pru Multi Asset Fund IDCW	43252	500000	22440.85	579149
TOTAL PERFORMANCE		2000000		2143164

Scheme Name	Div Paid	Avg Div (PM)	Dividend Yield(%)
HDFC Balanced Advtg IDCW	239469.9	4434.63	10.64%
Canara Robeco Equity Hybrid IDCW	218975.8	4055.11	9.73%
DSP Equity & Bond DCW	208299	3857.39	9.26%
ICICI Pru Multi Asset Fund IDCW	214664.6	3975.27	9.54%
TOTAL PERFORMANCE	881409.4	16322.40	9.79%

Scheme Name	Appreciation + Div	Total Returns (including Div)
HDFC Balanced Advtg IDCW	244865.9	11.55%
Canara Robeco Equity Hybrid IDCW	265759.8	11.86%
DSP Equity & Bond DCW	220134	10.19%
ICICI Pru Multi Asset Fund IDCW	293813.6	13.16%
TOTAL PERFORMANCE	1024573	11.69%

Last 3 & half years his investment has given him Dividend of Approx 9.80% p.a. along with capital appreciation. He has been receiving an Average Dividend Rs. 16250 per month from last 3 and half years consistently on his investment of Rs.20 Lakhs. If he would have done FD at the same time it would have delivered him Avg of 6.5% p.a., which would have given him roughly around Rs.10000 to Rs.10500 per month and without any capital appreciation.

Note : This is a real story of an investor and the scheme shown here are not to be treated as our recommendation . Investor should check their Risk suitability before choosing any plan for investments




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 !

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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.