MONTHLY NEWSLETTER - JAN 2023

NEWS HIGHLIGHTS

RBI financial stability report reveals MF schemes doing well in stress tests.
As per RBI, Stress tests of open-ended debt mutual fund schemes show that the interest, credit & liquidity risks faced by them are well within prescribed limits.

Tata Group in final talk to acquire majority stake in UTI AMC
Tata Group in final negotiations to buy majority stake in UTI AMC from four big psu financial entities and if the merger occurs combined entity to become the fourth largest asset manager in India

Net direct tax collection rises 24% to Rs 8.77 lakh crore in the April-November of the ongoing fiscal.
The direct tax collection has reached around 61.79% of the full-year Budget Estimates (BE) for FY23 while the collection from the levy of tax on goods and services sold (GST) has flattened to around Rs 1.45-1.50 lakh crore per month.

Mutual funds AUM chases Bank Fixed Deposit.
According to a recent study done by smallcase & Zinnov reveals that mutual funds account for 25% of the overall investment portfolio of retail investors whereas FD accounts 29%.

MONTHLY MARKET DATA

Particulars	Open	High	Low	Close	Change %
Sensex	63,357.99	63,583.07	59,754.10	60,840.74	-3.97%
Nifty	18,871.95	18,887.60	17,774.25	18,105.30	-4.06%
Nasdaq	11,475.17	11,571.64	10,207.47	10,466.48	-8.79%
Gold	1,768.54	1,833.39	1,765.32	1,823.95	3.13%
Crude	81.03	83.83	70.37	80.55	-0.59%

*Source : Investing.com

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FINANCIAL QUOTE OF THE MONTH

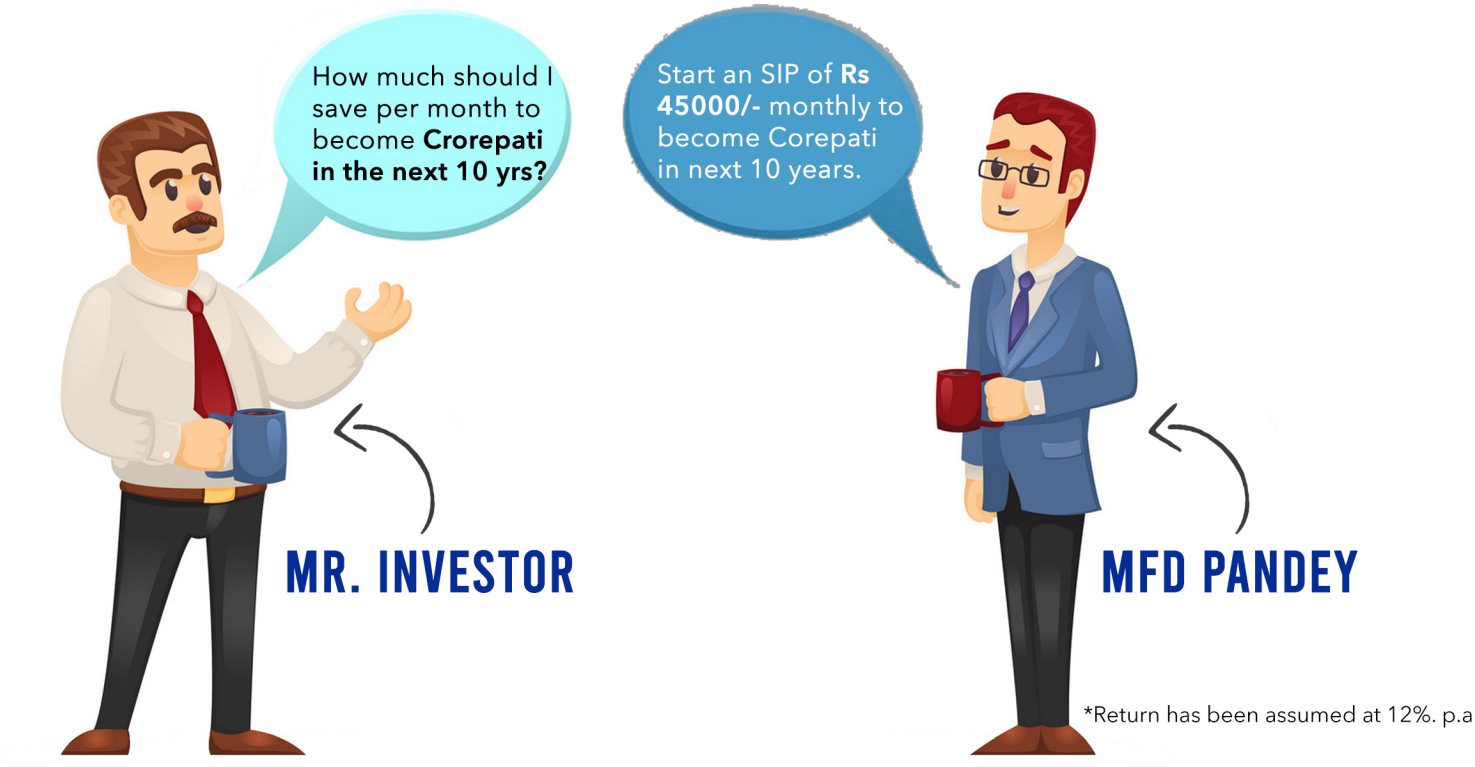
"Investing puts money to work.
The only reason to save money is to invest it."

- Grant Cardone

TAX SAVING TIP OF THE MONTH

Invest in ELSS mutual fund which is eligible for deduction upto Rs 150000/- under Sec 80C and also invest in NPS Tier 1 and enjoy additional deduction of Rs 50000/- under Sec 80CCD(1b) over and above Sec 80C deductions..

ASK YOUR MFD



QUIZ

Which was the first ever company that came with an Initial Public Offering and traded through a stock exchange?

Answer will be published in the next edition.

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WEALTH CREATION IDEAS

Proposal in Brief

(SIP) Systematic Investment Plan helps in creating wealth over long term. Even small amounts invested every month compounds over long term and helps you create wealth.

Monthly SIP Amount	Rs. 25000
Time Period	20 Years

Total Investment

Rs. 60,00,000/-

Expected Future Value

Scenario 1 @ 12%	Scenario 2 @ 15%
Rs. 2.30 Crore	Rs. 3.30 Crore

Monthly SIP Amount : ₹ 10,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 7 Lacs	₹ 20 Lacs	₹ 40 Lacs	₹ 72 Lacs	₹ 1.24 Crore
12 %	₹ 8 Lacs	₹ 22 Lacs	₹ 47 Lacs	₹ 91 Lacs	₹ 1.70 Crore
15 %	₹ 8.5 Lacs	₹ 26 Lacs	₹ 61 Lacs	₹ 1.32 Crore	₹ 2.75 Crore

Monthly SIP Amount : ₹ 25,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹19 Lacs	₹ 50 Lacs	₹ 1 Crore	₹ 1.81 Crore	₹ 3.1 Crore
12 %	₹ 20 Lacs	₹ 56 Lacs	₹ 1.18 Crore	₹ 2.29 Crore	₹ 4.25 Crore
15 %	₹ 21 Lacs	₹ 65 Lacs	₹ 1.54 Crore	₹ 3.31 Crore	₹ 6.89 Crore

Monthly SIP Amount : ₹ 50,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 38 Lacs	₹ 1 Crore	₹ 2 Crore	₹ 3.61 Crore	₹ 6.21 Crore
12 %	₹ 40 Lacs	₹ 1.12 Crore	₹ 2.37 Crore	₹ 4.59 Crore	₹ 8.51 Crore
15 %	₹ 43 Lacs	₹ 1.31 Crore	₹ 3.08 Crore	₹ 6.63 Crore	₹ 13.78 Crore

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MF CATEGORY WISE PERFORMANCE AT A GLANCE

Catogery	6 Months	1 year	3 Years	5 Years	10 Years
Equity - Contra	17.48	8.91	21.53	12.26	15.13
Equity - Divinden Yield Fund	14.01	3.55	18.95	9.92	12.37
Equity - ELSS	14.94	3.01	15.54	9.44	14.06
Equity - Flexi Cap Fund	14.25	1.14	15.56	10.4	13.82
Equity - Focused Fund	14.2	2.11	15.23	9.58	13.85
Equity - Large & Mid Cap Fund	15.19	2.72	17.32	10.23	14.78
Equity - Large Cap Fund	14.45	2.98	13.4	9.98	12.65
Equity - Mid Cap Fund	15.73	3.64	22.23	10.65	17.1
Equity - Multi Cap Fund	16.61	4.85	19.26	11.9	15.59
Equity - Small Cap Fund	15.95	2.18	30.11	11.67	18.63
Equity - Value Fund	17.52	6.93	18.34	8.83	14.75

* All Sectoral, Thematic, Index & ETF Funds excluded in the above list.
* Disclaimer: This report has been prepared on the basis of data available with us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken on the basis of this report. Past performance may or may not be sustained in future.
* Report as on 01/01/2023

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

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