Mutual Fund Distributor

MONTHLY NEWSLETTER - FEB 2023

NEWS HIGHLIGHTS

Equity mutual fund to shift to T+2 settlement cycle from Feb 1
From Feb 1, equity mutual funds will move to a shorter redemption payment cycle of T+2 for equity schemes from the current T+3 cycle.

Higher retail participation boost SIP collection 31% to ₹ 1.5 lakh cr in 2022
AMFI Data shows strong retail participation drives SIP inflows to ₹ 1.5 lakh crore in 2022, a surge of 31% from a year earlier, from ₹ 1.14 lakh crore registered in 2021 and ₹ 97,000 crore in 2020.

India's manufacturing output emerges to 13-month high, factories end 2022 in an upbeat.
With business conditions improving to the greatest extent in over two years, the manufacturing purchasing managers' index, compiled by S&P Global, rose to 57.8 in December from November's 55.7.highest since October 2020.

Sebi lets AMCs provide advisory services to all FPIs at IFSC
Sebi allowed AMC to provide management and advisory services to all foreign portfolio investors (FPIs) operating out of the International Financial Services Centres (IFSCs) and regulated by the International Financial Services Centres Authority.

Gold hits all-time high of Rs 57,000, demand drops on higher prices.
Gold touched an all-time high of ₹ 57,000 per 10 gm on 24/01/2023, which is ₹ 800 more than ₹ 56,200 high of August 2020 during the covid pandemic.

MONTHLY MARKET DATA

Particulars	Open	High	Low	Close	Change %
Sensex	60,871.24	61,343.96	58,699.20	59,549.90	-2.17%
Nifty	18,131.70	18,251.95	17,405.55	17,662.15	-2.59%
Nasdaq	10,562.06	11,691.89	10,309.16	11,584.55	9.68%
Gold	1,823.85	1,949.27	1,823.85	1,927.41	5.68%
Crude	80.59	82.45	72.52	79.03	-1.94%

*Source : Investing.com | Market Data period 01/01/2023 to 31/01/2023

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FINANCIAL QUOTE OF THE MONTH

**"Know what you own
and Know why you own it".**
- Peter Lynch



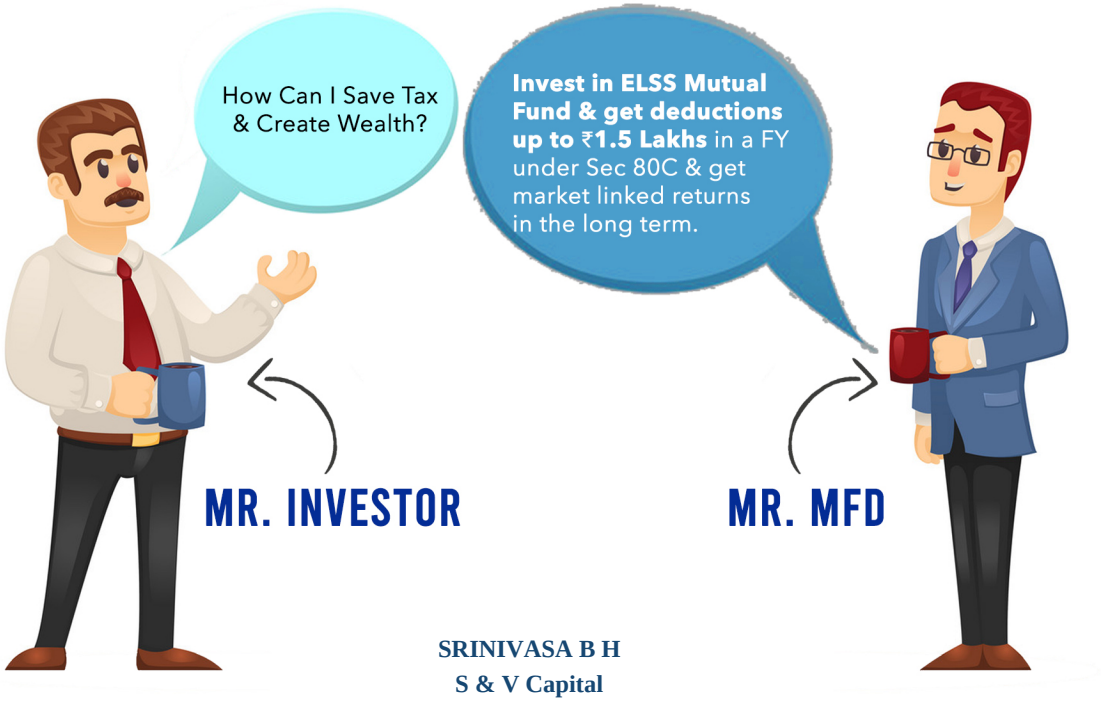
TAX SAVING TIP OF THE MONTH

Buy Medical Insurance to secure yourself and your family from medical emergencies and also save tax under Sec 80D.

Age Criteria	Upto 60 parents also below 60	Upto 60 but parents above 60	Both Individual and parents above 80
Deduction under Sec 80D for Self	₹ 25000/-	₹ 25000/-	₹ 50000/-
Deduction under Sec 80D for Parents	₹ 25000/-	₹ 50000/-	₹ 50000/-
Maximum Deduction Allowed under Sec 80D	**₹ 50000/-**	**₹ 75000/-**	**₹ 100000/-**

You can also claim deduction on expenses for treatment of specified diseases U/s 80DDB. If your age is below 60 yrs you can claim upto ₹ 40000/- and above 60 you claim upto ₹100000/-. If your claim is reimbursed from medical insurance then the reimbursed amount is not eligible for deduction.

ASK YOUR MFD



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QUIZ

On which date S&P BSE Sensex was launched and what is base value and year?

Answer will be published in the next edition.

Answer of Last Edition:

The Dutch East India Company (VOC) held its 'initial public offering' (IPO) in August 1602. It was the first IPO in the history of the Capital Market and a key event which shaped the financial world.

The Stock Exchange in Amsterdam, Netherlands, was founded in 1602 with dealings in printed shares of the Dutch East India Company of the Netherlands.

WEALTH CREATION IDEAS

Proposal in Brief

Retirement can become the most enjoyable phase in life if we make proper arangements for meeting our expenses before we retire. In today's world, life expectancy is going up and most of us will live longer. That means longer retirement years and bigger retirement corpus requirement.

The Easy Way

A small investment made regularly well before you hit your retirment will help you reach your target with much ease. SIP helps you with the power of Rupee Cost Averaging (meaning, your average cost will always be lower than the average market price)

Scenario 1

Accumulation Phase

Investment	
Current Age	30
Monthly SIP Amount	₹ 10,000
SIP Till Age	60
SIP Period	30
Total Investment Made	₹ 36 Lakhs
Assumed return on SIP	12%
Accumulated Corpus at Age 60	₹ 3.08 Crores

Distribution Phase

Withdrawals	
Monthly Withdrawals	**₹ 2.25 Lakhs**
Monthly Withdrawal Start Age	60
Monthly Withdrawal Till Age	85
Assumed Rate of Return	8%
Total Withdrawal	₹ 6.85 Crores
End Balance after 25 years	₹ 36 Lakhs

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Scenario 2

Accumulation Phase	
Investment	
Current Age	40
Monthly SIP Amount	**₹ 25,000**
SIP Till Age	60
SIP Period	20
Total Investment Made	₹ 60 Lakhs
Assumed return on SIP	12%
Accumulated Corpus at Age 60	₹ 2.30 Crores

Distribution Phase	
Withdrawals	
Monthly Withdrawals	**₹ 1.65 Lakhs**
Monthly Withdrawal Start Age	60
Monthly Withdrawal Till Age	85
Assumed Rate of Return	8%
Total Withdrawal	₹ 5 Crores
End Balance after 25 years	₹ 60 Lakhs

Scenario 3

Accumulation Phase	
Investment	
Current Age	50
Monthly SIP Amount	**₹ 50,000**
SIP Till Age	60
SIP Period	10
Total Investment Made	₹ 60 Lakhs
Assumed return on SIP	12%
Accumulated Corpus at Age 60	**₹ 1.12 Crores**

Distribution Phase	
Withdrawals	
Starting Monthly Withdrawals	**₹ 77,000**
Monthly Withdrawal Start Age	60
Monthly Withdrawal Till Age	85
Assumed Rate of Return	8%
Total Withdrawal	₹ 2.3 Crores
End Balance after 25 years	₹ 60 Lakhs

We can provide you with a calculation for your specific requirement.

Do reach out to us.

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MF CATEGORY WISE PERFORMANCE (%) AT A GLANCE

Category	6 Months	1 year	3 Years	5 Years	10 Years
Equity - Contra	4.91	6.16	19.68	11.33	14.6
Equity - Dividend Yield Fund	4.14	4.75	17.97	9.5	12.35
Equity - ELSS	1.82	0.4	13.86	8.55	13.58
Equity - Flexi Cap Fund	0.82	-0.92	13.8	9.46	13.36
Equity - Focused Fund	1.06	-0.29	13.62	8.75	13.33
Equity - Large & Mid Cap Fund	1.46	0.2	15.12	9.4	14.34
Equity - Large Cap Fund	1.89	0.99	12.52	8.78	12.12
Equity - Mid Cap Fund	0.82	1.05	18.53	10.4	16.81
Equity - Multi Cap Fund	2.75	1.7	17.11	11.05	15.16
Equity - Small Cap Fund	3.15	0.07	25.52	11.4	18.36
Equity - Value Fund	4.98	3.85	16.78	8.04	14.39

* All Sectoral, Thematic, Index & ETF Funds excluded in the above list. Figures over 1 year are annualized.
* 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 01/02/2023

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

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