

Newsletter for Investor – May'2021

1. Index Movements:

Indices	31 st May'21	30 th April'21	% Change	International	31 st May'2021	30 th April'2021	% Change
S&P BSE Sensex	51937.44	48782.36	6.47	Dow Jones	34529.45	33874.85	1.93
S&P BSE Midcap	21758.39	20312.20	7.12	Nasdaq	13748.74	13962.68	-1.53
S&P BSE Small cap	23595.98	21670.11	8.89	Dax Index	15519.98	15135.91	2.53
Nifty 50	15582.80	14631.10	6.50	Shanghai Composite	3615.48	3446.86	4.89
Nifty 500	13226.35	12364.35	6.97	Hang Seng	29151.80	28724.88	1.49
India VIX	16.85	23.03	-26.83	Nikkei	28860.08	28812.63	0.16
				Kospi	3203.92	3147.86	1.78
				FTSE	7019.67	6969.81	0.76

2. Commodity Movements -

Commodity	31 st May'2021	30 th April'2021	% Change
Gold (10gm)	48541	47569	2.04
Silver (1kg)	70611	69875	1.05
Crude Oil (Rs/barrel)	4832	4758	1.56

3. Flows for month of May'21

Category	Net Equity	Net Debt
FII	196.56	-801.39
MF	254.19	5538.95

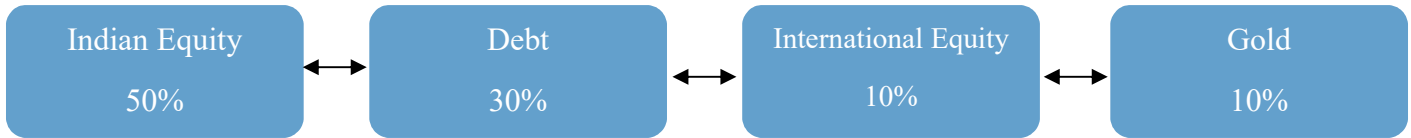
4. RBI Update on Monetary Policy

	31 st May'2021	30 th April'2021
G- Sec 10Y	6.022%	6.030%

Action Points: RBI left the policy rate unchanged (Repo rate at 4% and Reverse Repo at 3.35%) and guided for continuation of the accommodative stance till the prospect of sustained recovery are well secured.

5. Where to Invest in Current Market?

Have you vaccinated your portfolio lets discuss what should be Model Asset Allocation as per current market scenario?



By including asset categories with investment returns that move up and down under different market conditions within a portfolio, an investor can protect against significant losses. Historically, the returns of the above 4 asset categories have not moved up and down at the same time. Market conditions that cause one asset category to do well often cause another asset category to have average or poor returns. By investing in more than one asset category, you'll reduce the risk that you'll lose money and your portfolio's overall investment returns will have a smoother ride. If one asset category's investment return falls, you'll be in a position to counteract your losses in that asset category with better investment returns in another asset category.

There are basically three different ways you can rebalance your portfolio:

1. You can sell off investments from over-weighted asset categories and use the proceeds to purchase investments for under-weighted asset categories.
2. You can purchase new investments for under-weighted asset categories.
3. If you are making continuous contributions to the portfolio, you can alter your contributions so that more investments go to under-weighted asset categories until your portfolio is back into balance.

Sovereign Gold Bonds (Unique Opportunity to Invest in Gold):

Individual & HUF - Upto 4kgs

Trusts/ Universities/ Charitable Institution – Upto 20kgs

Tranche	Date of Subscription	Amount Per Gram	Movement
20-21 Series I	April 20-21, 2020	4639	N/A
20-21 Series II	May 11-15, 2020	4590	1.05
20-21 Series III	June 08-12, 2020	4677	1.89
20-21 Series IV	July 06-10, 2020	4852	3.74
20-21 Series V	Aug 03-07, 2020	5334	9.93
20-21 Series VI	Aug 31 – Sept 04, 2020	5117	4.06
20-21 Series VII	Oct 12-16, 2020	5051	1.29
20-21 Series VIII	Nov 09-13, 2020	5177	2.49
20-21 Series IX	Dec 28, 2020 - Jan 01, 2021	5000	3.42
20-21 Series X	Jan 11-15, 2021	5104	2.08
20-21 Series XI	Feb 01-05, 2021	4912	3.76
20-21 Series XII	Mar 01-05, 2021	4662	5.08
21-22 Series I	May 17-21, 2021	4777	2.46
21-22 Series II	May 24-28, 2021	4842	1.36
21-22 Series III	May 31- June 04, 2021	4889	0.96

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- Next Tranche is Series IV, Subscription Date: July 12-16, 2021
- Advantages
 - Capital Gain is exempt if held till maturity i.e. 8 years
 - Assured 2.5% interest paid semi annually
 - Traded in secondary market / can be used as collateral for loans
 - Rs 50 per gram discount when investing online or with digital platform

6. Note from Founder's Desk –

SIP in International Funds helps in diversification across the markets and top companies in the world with significant advantage in technology, innovation and are pioneers in their products/ services . India is moving from developing to a better evolved economy but still the flow of money is huge in foreign markets and they dictate the prices of Asian Continent. It is like investing in a high PE Stock with growth potential which is expensive and will continue to be more expensive year on year.

SIP Performance May Suit Your Portfolio to Diversify:

Schemes	1 Y	3 Y	5 Y
Motilal Oswal - Nasdaq 100 FOF (G)	39.91	33.86	29.24
Icici Pru - Us Bluechip Equity Fund (G)	31.15	24.89	21.02
Edelweiss - Greater China Equity Off-Shore Fund (G)	56.13	37.30	27.89
Motilal Oswal - S&P 500 Index Fund (G)	31.72	NA	NA
Pgim India - Global Equity Opportunities Fund (G)	38.63	31.59	19.32

Note: The return displayed above are Compounded Annual Growth Return (CAGR)

Thought of the Month:

“The Big Money is not in the buying or selling but in the waiting – Charlie Munger”