

## Newsletter for Investor – July'2021

### 1. Index Movements:

Indices	31 <sup>st</sup> July'21	30 <sup>th</sup> June'21	% Change	International	31 <sup>st</sup> July'21	30 <sup>th</sup> June'21	% Change
S&P BSE Sensex	52586.84	52482.71	0.20	Dow Jones	34989.77	34502.51	1.41
S&P BSE Midcap	23087.22	22535.95	2.45	Nasdaq	14669.82	14504.00	1.14
S&P BSE Small cap	26786.62	25232.17	6.16	Dax Index	15571.85	15531.04	0.26
Nifty 50	15763.05	15721.50	0.26	Shanghai Composite	3397.35	3592.37	-5.43
Nifty 500	13664.25	13473.55	1.42	Hang Seng	25961.03	28827.95	-9.94
India VIX	12.08	13.05	-7.43	Nikkei	27283.59	28791.53	-5.24
				Kospi	3202.32	3296.68	-2.86
				FTSE	7041.36	7037.47	0.06

### 2. Commodity Movements:

Commodity	31 <sup>st</sup> July'21	30 <sup>th</sup> June'21	% Change
Gold (10gm)	48149	46782	2.92
Silver (1kg)	67971	67940	0.05
Crude Oil (Rs/barrel)	5385	5406	-0.39

### 3. Flows for month of June'21:

Category	Net Equity	Net Debt
FII	-10188.34	-758.79
MF	13911.03	12341.46

### 4. RBI Update on Monetary Policy

	31 <sup>st</sup> July'21	30 <sup>th</sup> June'21
G- Sec 10Y	6.204%	6.051%

#### 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.

**RBI projects retail inflation at 5.1 per cent in FY 2021-22**

## 5. Income Tax Update:

Return Filing	Original Due Date	Extended Due Date
Non Audit Case	31 <sup>st</sup> July'2021	30 <sup>th</sup> Sept'2021
Audit Case	31 <sup>st</sup> Oct'2021	30 <sup>th</sup> Nov'2021

### Applicable to assesses having turnover more than 10cr:

Section 194Q- Purchase of any goods exceeds Rs 50 Lakhs @ 0.1% TDS to be deducted of the value exceeding 50 Lakhs.

## 6. Invest in Corporate NCD With Us –

We present you the opportunity to Invest in the PSU and Private Bonds with fixed coupon Interest . Please find below tentative bond yields and options -

Security Name	Coupon %	YTM %	Indicative Offer Rate	Maturity Date
MUTHOOT FIN 7.90 30MY31	7.90	7.48	1,028,000.00	30-May-2031
INDIA GRID TRUST 8.20 06MY31	8.20	7.29	1,061.30	06-May-2031
TATA CAPITAL HO FIN 7.5 18AP31	7.50	7.09	1,027,000.00	18-Apr-2031
ICICI HOME FIN 7.50 BD 08NV30	7.50	7.05	514,550.00	08-Nov-2030
HERO FINCORP 7.35 07MY31	7.35	7.01	1,022,400.00	07-May-2031
BANK OF BARODA 8.50 PERP FV10L	8.50	7.00	1,050,400.00	31-Dec-2099
LIC HOUSING FIN 7.70 19MR31	7.70	6.85	1,058,000.00	19-Mar-2031
STATE BANK OF INDIA 7.74 BD	7.74	6.79	1,032,600.00	31-Dec-2099
L AND T FIN SVI 8.65 23DC26	8.65	6.66	1,087.00	23-Dec-2026
RURAL ELE S 168 8.56 29NV28	8.56	6.59	1,118,600.00	29-Nov-2028
POWER FIN COR 7.75 BD 11JU30	7.75	6.49	1,082,500.00	11-Jun-2030
NHAI SR IIA 7.39 09MR31 FV1K	7.39	4.13	1,254.50	09-Mar-2031
IIFCL SRVIB 8.46 30AG28 FV10L	8.46	4.06	1,265,800.00	30-Aug-2028

**Address:** H-33/1, Basement, DLF Phase-1, Sector-26, Gurgaon, Haryana – 122002

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## 7. Tax Benefits of Investing in National Pension Scheme –

Yearly Contribution	Tax Benefits at 10 % Income Slab	Tax Benefits at 20 % Income Slab	Tax Benefits at 30 % Income Slab
50,000	5,000	10,000	15,000

### Features of NPS –

Investors can get additional tax deduction of Rs 50000/- under section 80CCD(1B)

Returns earned on NPS are exempted from taxation

NPS account matures once subscriber retires or attains the age of 60 years

On Maturity, the subscriber can withdraw up to 60% of the amount accumulated in the account while the remaining 40% is used to purchase an annuity plan

### Premature withdrawals are allowed on meeting some condition

- Minimum 3 Years
- 25% amount withdrawal of contribution
- Maximum 3 withdrawal during tenure
- Reason are Children Education, Marriage, Purchase of Property, Treatment of severe illness

## 8. List of Upcoming Initial Public Offerings in August 2021

Upcoming IPO	Released/ Tentative Dates	Size	Price Range
Windlas Biotech	04-06 Aug	401 Cr	Rs 448-Rs460
Devyani International	04-06 Aug	1838 Cr	Rs 86-Rs 90
Exxaro Tiles	04-06 Aug	161 Cr	Rs 118-Rs 120
Krsnaa Vistas	04-06 Aug	1213 Cr	Rs 933-Rs954
Nuvoco Vistas	Aug'2021	5000 Cr	-
Car Trade	Aug'2021	2000 Cr	-

## 9. List of Upcoming Sovereign Gold Bond:

Tranche	Date of Subscription	Allotment Date
2021-22 Series V	Aug 09-13, 2021	Aug 17, 2021
2021-22 Series VI	Aug 30- Sep 03, 2021	Sept 07,2021

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### 10. List of Upcoming Mutual Fund New Fund Offer in August 2021

Scheme Name	Launch Date	Closure Date
IDFC US Equity FOF	29 <sup>th</sup> July'2021	12 <sup>th</sup> Aug'2021
Mahindra Manulife Flexi Cap Yojana	30 <sup>th</sup> July'2021	13 <sup>th</sup> Aug'2021
Nippon India Flexi Cap Fund	26 <sup>th</sup> July'2021	09 <sup>th</sup> Aug'2021
SBI Balanced Advantage Fund	12 <sup>th</sup> Aug'2021	25 <sup>th</sup> Aug'2021

### 11. New Service Added this month:

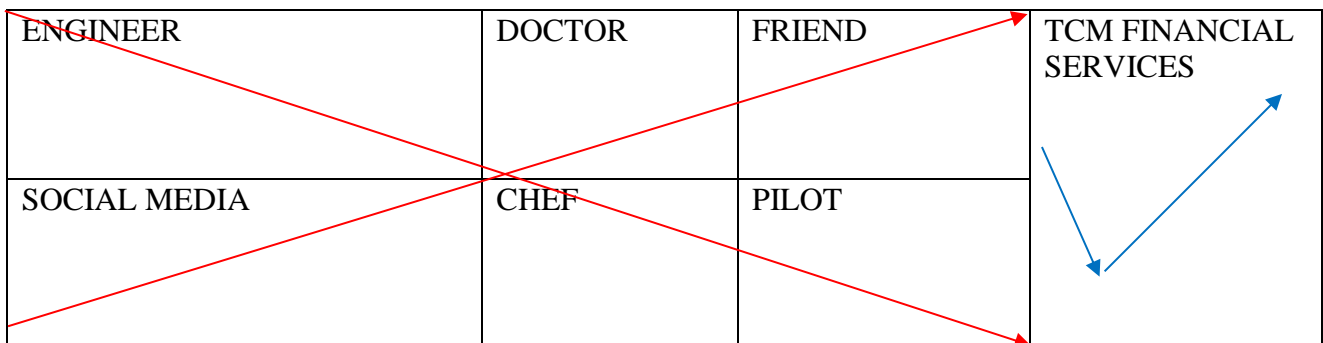
We are pleased to announce the increase in financial products you can opt from TCM Financial Services Private Limited . We have operationalised the services for a professional experience in these products.

HEALTH INSURANCE – Contact Us for Most Suitable Medical Cover for Family

LIFE INSURANCE – Contact Us for Best Term Plans

### WHOM SHOULD YOU CONSULT WHILE INVESTING ?

ENGINEER	DOCTOR	FRIEND	TCM FINANCIAL SERVICES
SOCIAL MEDIA	CHEF	PILOT	



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## 12. Note from Founder's Desk –

We don't believe in quick movements in the portfolio – one asset class to another. We have always believed in the ideal class of assets that should be part of portfolio and basis for fixing the levels of debt, equity, gold, real estate, venture funds etc. One should look at the levels of Equity – Debt- Real Estate keeping in mind the real net worth and not the book net worth of the Individual / Group.

### Suitable SIP Scheme for Long Term Investors – Power of Three Caps:

Scheme Name	1Year	3Year	5Year	10Year
Canara Robeco Flexi Cap Fund (G)	49.76	16.34	16.51	14.05
Kotak Flexi Cap Fund Reg (G)	45.85	12.58	14.04	15.63
UTI Flexi Cap Fund Reg (G)	63.45	18.19	17.60	15.87

### Thought of the Month:

*“If markets were to exactly react in accordance with immediate rise and fall in GDP then the economist would have been the richest people in the World .”*

*- Rakesh Jhunjhunwala – Warren Buffet of Bharat*