

Newsletter for Investor – December'2021

1. Index Movements:

Indices	31 st Dec'21	30 th Nov'21	% Change	International	31 st Dec'21	30 th Nov'21	% Change
S&P BSE Sensex	58253.82	57064.87	2.08%	Dow Jones	36338.30	34491.30	5.36%
S&P BSE Midcap	24970.08	24687.70	1.14%	Nasdaq	15644.97	15543.40	0.65%
S&P BSE Small cap	29457.76	27937.31	5.44%	Dax Index	15884.86	15100.13	5.20%
Nifty 50	17354.05	16983.20	2.18%	Shanghai Composite	3639.77	3564.06	2.12%
Nifty 500	14996.20	14648.35	2.37%	Hang Seng	23397.67	23492.48	-0.40%
India VIX	16.22	21.11	-23.16%	Nikkei	28791.71	27819.14	3.50%

2. Commodity Movements:

Commodity	31 st Dec'21	30 th Nov'21	% Change
Gold (10gm)	47885	47090	1.68%
Silver (1kg)	62160	62820	-1.05%
Crude Oil (Rs/barrel)	5722	5092	12.37%

3. Flows for month of December'21:

Category	Net Equity	Net Debt
FII SEBI	-9515.75	-10937.38
MF SEBI	17283.67	1439.87

4. RBI Update on Monetary Policy

	31 st Dec'21	30 th Nov'21
G- Sec 10Y	6.454%	6.326%

5. Income Tax Update:

Return Filing	Original Due Date	Extended Due Date
Audit Case	31 st Oct'2021	15 th Feb'2022
Non Audit Case	31 st July'2021	31 st Dec'2021

- Penalty for filing ITR after Due Date for Non Audit Filers are as below:

Income	Penalty Amount	Last Date
Rs 5 Lakhs and Below	Rs 1,000.00	31 st March'2022
Rs 5 Lakhs and Above	Rs 5,000.00	31 st March'2022

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6. List of Upcoming Mutual Fund New Fund Offer in January' 2022

Scheme Name	Launch Date	Closure Date
ICICI Prudential Passive Multi Asset FOF	27.12.2021	10.01.2022
SBI FMP – Series 58(1842 Days)	30.12.2021	04.01.2022

7. List of Upcoming Initial Public Offers (IPOs) in January' 2022

Name of Companies	Opening Date	Closure Date
Fabino Life Sciences Ltd	31.12.2021	05.01.2022
Timescan Logistics India Ltd	31.12.2021	04.01.2022

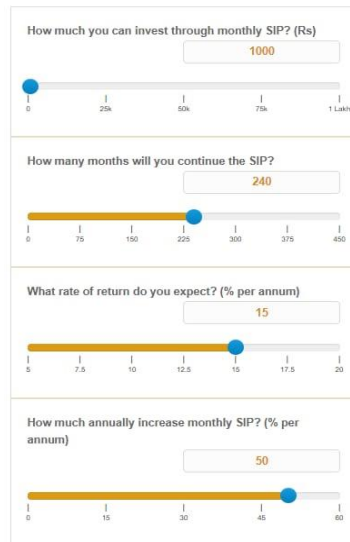
8. List of Upcoming Sovereign Gold Bond:

Tranche	Date of Subscription	Allotment Date
2021-22 Series IX	January 10-14, 2022	January 18, 2022

9. Power of Compounding: (Journey of Rs 1,000 SIP to Rs 1.20 Crores and SWP of Rs 1 Lakhs) For Example:

Start investment with monthly SIP of Rs 1000 with Annual increase of Rs 500 yearly for 20 years with total investment cost of **Rs 13.80 Lakh** will accumulate future value **Rs 1.20 Crs** at the end assuming 15% CAGR and afterward Systematic withdrawal Monthly @ 10% i.e. **Rs 1,00,000/-** per month perpetual.

SIP with Annual Increase



Total SIP Amount Invested with out Annual increase	Rs. 2,40,000
Total Growth with out Annual increase	Rs. 12,75,954
Total Future Value (Your SIP Investment Amount + Growth) with out Annual increase	Rs. 15,15,954
Total SIP Amount Invested with Annual increase	Rs. 13,80,000
Total Growth with Annual increase	Rs. 1,06,32,403
Total Future Value (Your SIP Investment Amount + Growth) with Annual increase	Rs. 1,20,12,403

Systematic Withdrawal Plan after 20 years @ Rs 1,00,000 per month at 10% of Future Value.

SIP with Annual Increase Amount Invested

Year	SIP Amount / Month	Invested Amount / Year	Total Invested Amount
Year 1	1000	12000	12000
Year 2	1500	18000	30000
Year 3	2000	24000	54000
Year 4	2500	30000	84000
Year 5	3000	36000	120000
Year 6	3500	42000	162000
Year 7	4000	48000	210000
Year 8	4500	54000	264000
Year 9	5000	60000	324000
Year 10	5500	66000	390000
Year 11	6000	72000	462000
Year 12	6500	78000	540000
Year 13	7000	84000	624000
Year 14	7500	90000	714000
Year 15	8000	96000	810000
Year 16	8500	102000	912000
Year 17	9000	108000	1020000
Year 18	9500	114000	1134000
Year 19	10000	120000	1254000
Year 20	10500	126000	1380000

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10. Note from Founder's Desk –

In the last 21 Years, only 4 years Market is negative, 17 years are positive. No Investment vehicle is this much consistent, still investor don't have the confidence to take part and stay invested in long term. Those who understand this will make all the money for sure.

Journey of Sensex in Calendar Years				
Date	Sensex	Date	Sensex	Gain/Loss
01 st Jan'2001	3955	31 st Dec'2001	3262	-17.52%
01 st Jan'2002	3246	31 st Dec'2002	3377	4.04%
01 st Jan'2003	3390	31 st Dec'2003	5839	72.24%
01 st Jan'2004	5915	31 st Dec'2004	6603	11.63%
03 rd Jan'2005	6679	31 st Dec'2005	9398	40.71%
03 rd Jan'2006	9390	31 st Dec'2006	13787	46.83%
02 nd Jan'2007	13942	31 st Dec'2007	20287	45.51%
01 st Jan'2008	20301	31 st Dec'2008	9647	-52.48%
01 st Jan'2009	9903	31 st Dec'2009	17465	76.36%
01 st Jan'2010	17559	31 st Dec'2010	20509	16.80%
03 rd Jan'2011	20561	31 st Dec'2011	15455	-24.83%
02 nd Jan'2012	15518	31 st Dec'2012	19427	25.19%
01 st Jan'2013	19581	31 st Dec'2013	21171	8.12%
01 st Jan'2014	21140	31 st Dec'2014	27499	30.08%
01 st Jan'2015	27508	31 st Dec'2015	26118	-5.05%
01 st Jan'2016	26161	31 st Dec'2016	26626	1.78%
01 st Jan'2017	26595	31 st Dec'2017	34057	28.06%
01 st Jan'2018	33813	31 st Dec'2018	36068	6.67%
01 st Jan'2019	36255	31 st Dec'2019	41254	13.79%
01 st Jan'2020	41306	31 st Dec'2020	47751	15.60%
01 st Jan'2021	47869	31 st Dec'2021	58253	21.69%

You can't just save. You need to Invest.

- Indian Stock market is up +22%
- US Stock market is up +21%
- Inflation is up 5.4%
- Meanwhile, your savings in bank is up 3%

Thought of the Month:

“People who exit the stock market to avoid a decline are odds-on favourites to miss the next rally.” - Peter Lynch

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