

Newsletter for Investor – Febraury’2022

1. Index Movements:

Indices	28 th Feb’22	31 st Jan’22	% Change	International	28 th Feb’22	31 st Jan’22	% Change
S&P BSE Sensex	56247.28	58014.17	-3.05%	Dow Jones	33892.60	35131.86	-3.53%
S&P BSE Midcap	23355.61	24613.01	-5.11%	Nasdaq	13751.40	14239.88	-3.43%
S&P BSE Small cap	26662.33	29226.73	-8.77%	Dax Index	14461.02	15471.20	-6.53%
Nifty 50	16793.90	17339.85	-3.15%	Shanghai Composite	3462.31	3361.44	3.00%
Nifty 500	14307.95	14921.45	-4.11%	Hang Seng	22713.02	23802.26	-4.57%
India VIX	28.57	21.95	30.16%	Nikkei	26526.82	27001.98	-1.75%

2. Commodity Movements:

Commodity	28 th Feb’22	31 st Jan’22	% Change
Gold (10gm)	50617	47875	5.73%
Silver (1kg)	64757	61247	5.73%
Crude Oil (Rs/barrel)	7179	6511	10.25%

3. Flows for month of Febraury’22:

Category	Net Equity	Net Debt
FII SEBI	-29704.20 Cr	-1516.72 Cr
MF SEBI	8417.97 Cr	2284.13 Cr

4. RBI Update on Monetary Policy

	28 th Feb’22	31 st Jan’22
G- Sec 10Y	6.765%	6.683%

5. List of Upcoming Mutual Fund New Fund Offer in March’ 2022

Scheme Name	Launch Date	Closure Date
Axis Nifty Smallcap 50 Index Fund	21.02.2022	07.03.2022
ITI Conservative Hybrid Fund	21.02.2022	07.03.2022

6. List of Upcoming Sovereign Gold Bond:

Tranche	Date of Subscription	Allotment Date
2021-22 Series X	February 28-March 04, 2022	March 08, 2022

7. LIC V/s Other Life Insurers Valuation Analysis:

Company	FY21 net premium earned (₹ cr)	FY21 PAT (₹ cr)	H1 FY22 embedded value (₹ cr)	10M FY22 market share (%)	FY21 ROE (%)
LIC	4,05,398	2,974	5,39,686	61.2	81.7
SBI Life	49,768	1,456	35,290	9.1	15.2
HDFC Life	38,149	1,361	28,700	8.4	17.6
ICICI Prudential	34,973	956	30,200	5.1	11.7
Max Life	18,739	425	12,990	2.6	18.7
Bajaj Allianz Life	11,926	580	16,620	2.9	5.7

Source: LIC DRHP and IRDA

8. Importance of Demat Account –

Primary Objective	The primary objective of opening a Demat account is to allow you access to the securities market in order to trade. A Demat account is backed by either the NSDL or CDSL which in turn are regulated by SEBI, and the account unique to each individual allows you to store your securities that you purchase.
Security of funds	Another objective of Demat account is to ensure that the securities it holds are protected. Due to it being digital, the risk of losing share or bond certificates, damage to the certificates as well as forgery is completely avoided.
Cost-effective	There are considerable economic benefits of a Demat account besides the returns you could make on the market.
Investing in IPO's / Gold Bonds / Sovereign Bonds/ Corporate Bonds	It allows to invest in IPO's of Companies being listed, Sovereign gold bonds , RBI Taxable Bonds and Corporate Bonds of Trusted and Established Business Houses.
Eligibility	Individual /HUF/Company / Firm/Trust

For Opening Demat Account in ICICI Direct you can get in touch with –

Name of Concerned Person	Location	Contact No.	Email ID
Sandeep Kumar	Gurugram	+91-9289422206	contact@cathukral.com
Tabish Mahmood	Varanasi	+91-9580625900	taabish@cathukral.com
Badri Sharma	Bhadohi	+91-9335481727	badri@cathukral.com

Address: 118, Office No, First Floor, Vipul Agora, M G Road, Gurgaon, Haryana – 122002
Tel: 0124-4015323, 4043966

Email: contact@cathukral.com, **Website:** www.thukralcapital.com,

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9. 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

10. Note from Founder's Desk –

We all are worried over geo politics between a powerful nation and other trying to defend its land. War will be over one day and so will be the opportunity to buy business available at cheaper valuations. Take Budgeted Risk and make allocations to equity markets!

Since we have entered the month of March - Last Chance to Invest in ELSS Scheme to avail tax deduction of Rs 1,50,000 U/s 80 C of the Income Tax Act .

Suitable Funds are as below:

Schemes	1 Y	2 Y	3 Y	5 Y	7 Y	10 Y
Idfc Tax Advantage	25.31	33.06	21.00	16.14	13.11	17.38
Mirae Asset Tax Saver Fund	17.72	28.20	21.35	17.88	-	-
Axis Long Term Equity Fund	12.26	17.68	17.63	15.42	11.93	18.41
Canara Robeco Equity Taxsaver Fund	18.87	26.44	22.29	17.71	12.79	15.79

Thought of the Month:

“The most important 6 inches on the battlefield is between your ears.”

-Anonymous