

Newsletter for Investor – March'2022

1. Index Movements:

Indices	31 st March'22	28 th Feb'22	% Change	International	31 st March'22	28 th Feb'22	% Change
S&P BSE Sensex	58568.51	56247.28	4.13%	Dow Jones	34677.99	33892.60	2.32%
S&P BSE Midcap	24107.97	23355.61	3.22%	Nasdaq	14220.52	13751.40	3.41%
S&P BSE Small cap	28215.65	26662.33	5.83%	Dax Index	14414.75	14461.02	-0.32%
Nifty 50	17464.75	16793.90	3.99%	Shanghai Composite	3252.20	3462.31	-6.07%
Nifty 500	14894.50	14307.95	4.10%	Hang Seng	21996.85	22713.02	-3.15%
India VIX	20.56	28.57	-28.04%	Nikkei	27821.43	26526.82	4.88%

2. Commodity Movements:

Commodity	31 st March'22	28 th Feb'22	% Change
Gold (10gm)	51283	50617	1.32%
Silver (1kg)	66972	64757	3.42%
Crude Oil (Rs/barrel)	7919	7179	10.31%

3. Flows for month of March'22:

Category	Net Equity	Net Debt
FII SEBI	-37945.04 Cr	-4369.36 Cr
MF SEBI	22410.02 Cr	-7217.33 Cr

4. RBI Update on Monetary Policy

	31 st March'22	28 th Feb'22
G- Sec 10Y	6.843%	6.765%

5. List of Upcoming Mutual Fund New Fund Offer in April' 2022

Scheme Name	Launch Date	Closure Date
Invesco India–Invesco EQQQ Nasdaq 100 ETF FOF	30.03.2022	13.04.2022
Tata Nifty India Digital ETF FOF	25.03.2022	08.04.2022

6. Debt Hybrid : Conservative

Conservative Hybrid funds invest primarily in FD-like instruments with some allocation to stocks. These funds look to provide more returns than bank fixed deposits without taking too much risk.

Schemes	Inception Date	1 Y	2 Y	3 Y	5 Y	10 Y	Ret(%) Inc	Equity Level
Kotak Debt Hybrid	02.12.03	11.44	17.66	11.60	8.97	9.98	8.26	23.47%
Parag Parikh Conservative Hybrid	26.05.21	-	-	-	-	-	6.89	13.05%
Hdfc Hybrid Debt	26.12.03	10.95	16.17	9.28	7.63	9.45	10.29	22.67%
Sbi Conservative Hybrid	01.01.13	10.90	17.09	10.32	7.91	9.55	8.20	18.90%

7. Note from Founder's Desk –

In current scenario where investing in Pure Debt or FD is bearing lower interest rate, we should adopt hybrid model of Debt with limited Equity participation considering return factor with limited calculated risk.

Advantages of conservative Hybrid Funds:

- At least 75% allocation to FD-like instruments generate consistent income
- A maximum of 25% allocation to stocks adds growth to the portfolio
- Ideal for risk-averse investors with at least 2-3 year investment horizon

It is prefixed with conservative because a majority of its assets are invested in debt securities, which are considered to be highly safe avenues.

Thought of the Month:

“Markets may in the short term correct. But in a bull market the correction is always sharp, swift and short lived.”

- Rakesh Jhunjhunwala