

Newsletter for Investor – August'2022

1. Index Movements:

Indices	30 th Aug'22	29 th July'22	% Change	International	30 th Aug'22	29 th July'22	% Change
S&P BSE Sensex	59537.07	57570.25	3.42%	Dow Jones	31511.09	32846.25	-4.06%
S&P BSE Midcap	25408.49	24050.90	5.64%	Nasdaq	11816.20	12390.69	-4.63%
S&P BSE Small cap	28650.88	27056.38	5.89%	Dax Index	12834.96	13484.05	-4.81%
Nifty 50	17759.30	17158.25	3.50%	Shanghai Composite	3202.14	3253.24	-1.57%
Nifty 500	15325.05	14665.65	4.50%	Hang Seng	19954.39	20156.51	-1.00%
India VIX	18.70	16.55	12.99%	Nikkei	28091.53	27801.64	1.04%

2. Commodity Movements:

Commodity	30 th Aug'22	29 th July'22	% Change
Gold (10gm)	51845	51271	1.12%
Silver (1kg)	51600	57759	-10.66%
Crude Oil (Rs/barrel)	7160	7716	-7.20%

3. Flows for month of August'22:

Category	Net Equity	Net Debt
FII SEBI	49387.91 Cr	4370.39 Cr
MF SEBI	-1493.23 Cr	4786.25 Cr

4. RBI Update on Monetary Policy

	30 th Aug'22	29 th July'22
G- Sec 10Y	7.188%	7.320%

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

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6. Upcoming NFO in the month of August'22

Scheme Name	Open Date	Close Date
Edelweiss Gold And Silver ETF FOF	24.08.2022	07.09.2022
ICICI Prudential PSU Equity Fund	23.08.2022	06.09.2022
Union Retirement Fund	01.09.2022	15.09.2022
Whiteoak Capital Tax Saver Fund	16.08.2022	23.09.2022
Kotak Business Cycle Fund	07.09.2022	21.09.2022

7. Words from the Veteran Fund Manager of HDFC Mutual Fund Managing Over 1 Lakh Crores - Mr. Prashant Jain

Active vs Passive funds:

This debate has gained traction in recent times with the growing range and market share of passives. In my opinion this debate is somewhat counterproductive. Both active / passive funds are good. Some actives will underperform and some will outperform but all should outperform fixed income over the long term. Investors should focus more on asset allocation to equities – especially given the low allocation to equities for a majority of households. I am not able to resist an anecdote here.

*While sharing stage with the erstwhile CIO of a leading MNC Mutual Fund, somewhere in late 90s or early 2000s, I heard him say in his opening remarks **माँ ने कहा दारु छोड़ दो, पिता जी ने कहा पारो छोड़ दो, मैं कहता हूँ बॉण्ड फंड छोड़ दो!!!***

Equities are a generous asset class. The tailwind of a growing economy and growing companies overshadows mistakes of timing and security selection in diversified portfolios in most cases over long periods. The key is patience to stay invested for long periods.

8. SIP in Small Cap is truly wealth compounder – Ideal for saving tenure of more than 5 years:

Scheme Name	AUM	3 yrs	5yrs	Since Inc.
Nippon India Small Cap	20363	36.72	18.17	20.12
SBI Small Cap Fund	12825	32.03	19.11	20.46
DSP Small Cap Fund	8748	31.92	13.55	17.21
Kotak Small Cap	7784	36.84	18.07	17.42

9. Note from Founder's Desk –

Volatility is the key for growth and return in the equity investments. One must stay calm and continue with their objective of making investments rather getting puzzled with the euphoria of war, recession, crises, etc...

Thought of the Month:

"The individual investor should act consistently as an investor and not as a speculator." — Ben Graham