

Newsletter for Investor – December'2022

1. Index Movements:

Indices	30 th Dec'22	30 th Nov'22	% Change	International	30 th Dec'22	30 th Nov'22	% Change
S&P BSE Sensex	60840.74	63099.65	-3.58%	Dow Jones	33147.28	34587.46	-4.16%
S&P BSE Midcap	25314.50	25950.89	-2.45%	Nasdaq	10466.48	11468.00	-8.73%
S&P BSE Small cap	28926.79	29519.61	-2.01%	Dax Index	13923.59	14397.04	-3.29%
Nifty 50	18105.30	18758.35	-3.48%	Shanghai Composite	3089.26	3151.34	-1.97%
Nifty 500	15448.95	15946.15	-3.12%	Hang Seng	19781.41	18597.23	6.37%
India VIX	14.86	13.81	7.60%	Nikkei	26094.50	27968.99	-6.70%

2. Commodity Movements:

Commodity	30 th Dec'22	30 th Nov'22	% Change
Gold (10gm)	55200	52970	4.21%
Silver (1kg)	71300	61400	16.12%
Crude Oil (Rs/barrel)	6555	6320	3.71%

3. Flows for month of December'22:

Category	Net Equity	Net Debt
FII SEBI	-1353.71 Cr	-10,059.90 Cr
MF SEBI	10895.64 Cr	5890.72 Cr

4. RBI Update on Monetary Policy

	30 th Dec'22	30 th Nov'22
G- Sec 10Y	7.327%	7.280%

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 January'23

Scheme Name	Open Date	Close Date
UTI CRISIL SDL Maturity June 2027 Index Fund	02-Jan-2023	09-Jan-2023
SBI Fixed Maturity Plan (FMP)-Series 75 (366 Days)	30-Dec-2022	09-Jan-2023

7. Why Asset Allocation is important below is their return performance from highest to lowest for each calendar year in the 10 year period from 2013 to 2022.



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8. Note from Founder's Desk –

Team TCM wishes everyone very happy and prosperous new year!

We would like to recall the last 42 Years of Sensex, only 10 years Market is negative, 32 years are positive. Further dividing into 10years time horizon from 1981 to 1990 average return @ 22%, from 1991 to 2000 average return @14.20%, from 2001 to 2020 average return @ 8.80% and from 2021 to 2022 average return @12.80%.No Investment vehicle is this much consistent.

We believe in structural uptrend of Indian Economy which has been showing enormous powerhouse for growth opportunities across capital expenditure, defense, electronics manufacturing, and pharmaceuticals.

CY	Sensex Return	CY	Sensex Return	CY	Sensex Return	CY	Sensex Return	CY	Sensex Return
CY 1981	53.46	CY 1991	82.09	CY 2001	-17.77	CY 2011	-24.71	CY 2021	21.7
CY 1982	3.56	CY 1992	36.91	CY 2002	3.52	CY 2012	25.56	CAGR 2022	4.4
CY 1983	7.27	CY 1993	27.94	CY 2003	72.89	CY 2013	8.98		
CY 1984	7.51	CY 1994	17.41	CY 2004	13.04	CY 2014	29.89		
CY 1985	93.46	CY 1995	-20.85	CY 2005	42.45	CY 2015	-5.03		
CY 1986	-0.55	CY 1996	-0.81	CY 2006	46.83	CY 2016	1.8		
CY 1987	-15.69	CY 1997	18.25	CY 2007	46.89	CY 2017	28.1		
CY 1988	50.68	CY 1998	-16.5	CY 2008	-52.3	CY 2018	6.7		
CY 1989	16.91	CY 1999	64.01	CY 2009	81.03	CY 2019	13.8		
CY 1990	34.44	CY 2000	-20.65	CY 2010	17.43	CY 2020	13.5		
10 Years CAGR Return	22.0%	10 Years CAGR Return	14.2%	10 Years CAGR Return	17.9%	10 Years CAGR Return	8.8%	2 Years CAGR Return	12.8%

9. We are excited to launch our model based illustrative portfolio for our customers who can choose from conservative , moderate or aggressive basket strategy for mutual fund allocation –

New Era Investment Basket - Conservative

Asset Class	Category	Allocation
Equity 25%	Flexicap	10%
	Multicap	15%
Asset Allocation Products 30%	Balance Advantage Fund	30%
Debt/Arbitrage 35%	Short Term Fund/Arbitrage	15%
	Target Maturity Fund	20%
Gold 10%	Gold and Silver Fund	10%

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New Era Investment Basket - Moderate

Asset Class	Category	Allocation
Equity 50%	Large and Midcap	15%
	Midcap	15%
	Multicap	15%
	Thematic	5%
Hybrid Funds 20%	Hybrid Fund	20%
Debt/Arbitrage 20%	Short Term Fund/Arbitrage	10%
	Target Maturity Fund	10%
Gold 10%	Gold and Silver Fund	10%

New Era Investment Basket - Aggressive

Asset Class	Category	Allocation
Equity 70%	Flexicap	15%
	Midcap	15%
	Smallcap	25%
	Thematic	15%
International Equity 10%	US/China/Hong Kong/Taiwan	10%
Debt 20%	Short Term Fund	10%
	Dynamic Bond Fund	10%

Success Mantra of Legendary Founder of Retail Chain D-Mart and Successful Investor in Indian Stock Market Mr. Radhakishan Damani-

- Keep an Eye on the Long Term
- Small is Big
- Value your People
- Buy Low Sell Cheap
- Go Local
- Go Slow
- No Frills and Fancies
- Ignore the Herd
- Let your Work Speak

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