

Newsletter for Investor – April'2023

1. Index Movements:

Indices	30 th April'23	31 st March'23	% Change	International	30 th April'23	31 st March'23	% Change
S&P BSE Sensex	61112.44	58991.52	3.60%	Dow Jones	34098.95	33273.10	2.48%
S&P BSE Midcap	25492.43	24065.59	5.93%	Nasdaq	12226.58	12221.91	0.04%
S&P BSE Small cap	28917.07	26957.01	7.27%	Dax Index	15922.38	15628.84	1.88%
Nifty 50	18065.00	17359.13	4.07%	Shanghai Composite	3323.27	3272.86	1.54%
Nifty 500	15219.55	14557.85	4.55%	Hang Seng	19894.57	20400.11	-2.48%
India VIX	10.95	12.94	-15.38%	Nikkei	28856.44	28041.48	2.91%

2. Commodity Movements:

Commodity	30 th April'23	31 st March'23	% Change
Gold (10gm)	60930	59895	1.73%
Silver (1kg)	76200	74000	2.97%
Crude Oil (Rs/barrel)	6286	6199	1.40%

3. Flows for the month of April'23:

Category	Net Equity	Net Debt
FII SEBI	9264.58 Cr	758.53 Cr
MF SEBI	-3506.08 Cr	13515.13 Cr

4. RBI Update on Monetary Policy

	30 th April'23	31 st March'23
G- Sec 10Y	7.116%	7.315%

5. For Opening 3-in-1 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
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6. Upcoming NFO in the month of May'23

Scheme Name	Open Date	Close Date
UTI Nifty 500 Value 50 Index Fund	26.04.2023	08.05.2023
WOC Multi Asset Allocation Fund	03.05.2023	10.05.2023

7. Is it possible to make 100 crore in one Lifetime:

Scenario 1: Assumption – 12% CAGR Growth with 10% Annual Increase of SIP

Monthly Investment	Annual Investment	Years taken to achieve wealth of			
		10 Crore	25 Crore	50 Crore	100 Crore
10,000	1,20,000 + 10% Annual Increase	30 Years	36 Years	41 Years	45 Years
25,000	3,00,000 + 10% Annual Increase	25 Years	30 Years	34 Years	39 Years
50,000	6,00,000 + 10% Annual Increase	20 Years	25 Years	30 Years	34 Years
1,00,000	12,00,000 + 10% Annual Increase	16 Years	21 Years	25 Years	30 Years

Scenario 2: Assumption – 12% CAGR Growth with No Annual Increase of SIP

Monthly Investment	Annual Investment	Years taken to achieve wealth of			
		10 Crore	25 Crore	50 Crore	100 Crore
10,000	1,20,000	40 Years	48 Years	54 Years	60 Years
25,000	3,00,000	32 Years	40 Years	46 Years	52 Years
50,000	6,00,000	26 Years	34 Years	40 Years	46 Years
1,00,000	12,00,000	21 Years	28 Years	34 Years	40 Years

8. Index wise – PE / PB Ratio valuation 10 year average v/s 30th April'2023

Index	Current PE	10yr Avg PE	Current PB	10yr Avg PB
BSE Sensex	22.60	22.30	3.28	3.00
BSE Midcap	22.50	37.00	2.78	2.65
BSE Smallcap	23.00	38.00	2.41	2.31

- P/E – Price to Earnings Ratio
- P/B – Price to Book Ratio

9. Small Cap Funds Suitable for SIP over 5 years:

These companies are beyond the top 250 companies. While they can deliver fantastic returns, small cap companies are incredibly volatile, and you can see losses in short to medium term. Ideal for very aggressive investors with a 7+ year investment horizon.

Scheme Name	AUM	Date of Launch	CAGR 5yr	CAGR 10yr	Since Launch
Nippon Smallcap Fund	24,490	16.09.2010	15.37	25.90	19.61
SBI Smallcap Fund	15,590	09.09.2009	13.81	24.70	19.49
Axis Smallcap Fund	11,601	29.11.2013	17.58	-	21.86
HSBC Smallcap Fund	8,718	12.05.2014	11.63	-	19.58
Canara Smallcap Fund	5,106	15.02.2019	-	-	23.54
TATA Smallcap Fund	3,512	12.11.2018	-	-	21.83

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10. Note from Founder's Desk –

The Valuations give comfort for adding equities in the portfolio with specific recourse to Small Cap Category which reflects highest level of margin of returns with valuation perspective. Growth Oriented Stocks would participate in the upcoming rally driven by foreign flows, pause in interest rate up cycle by US and other global markets and normal monsoon as predicted by IMD. Although there can be multiple headwinds at the local level assembly elections causing volatility and providing opportunistic entry level to the broader market.

Thought of the Month:

“What is riskiest thing to do now?
Taking money out of Indian equity!
When you exit equity, you are taking active bet!
This active bet is against India!!!
It's not a defensive bet!!!
Thought it may feel and look as defensive!!!”

- *Vijai Mantri*