

**Newsletter for Investor – September'2023**

**1. Index Movements:**

| Indices           | 29 <sup>th</sup> Sept'23 | 31 <sup>st</sup> Aug'23 | % Change | International      | 29 <sup>th</sup> Sept'23 | 31 <sup>st</sup> Aug'23 | % Change |
|-------------------|--------------------------|-------------------------|----------|--------------------|--------------------------|-------------------------|----------|
| S&P BSE Sensex    | 65828.41                 | 64831.41                | 1.54%    | Dow Jones          | 33507.76                 | 34721.16                | -3.49%   |
| S&P BSE Midcap    | 32340.71                 | 31200.60                | 3.65%    | Nasdaq             | 13219.32                 | 14034.97                | -5.81%   |
| S&P BSE Small cap | 37562.33                 | 37143.67                | 1.13%    | Dax Index          | 15386.58                 | 15947.08                | -3.51%   |
| Nifty 50          | 19638.30                 | 19253.80                | 2.00%    | Shanghai Composite | 3110.48                  | 3119.88                 | -0.30%   |
| Nifty 500         | 17292.60                 | 16924.30                | 2.18%    | Hang Seng          | 17809.66                 | 18393.00                | -3.17%   |
| India VIX         | 11.45                    | 12.06                   | -5.06%   | Nikkei             | 31857.62                 | 32592.50                | -2.25%   |

**2. Commodity Movements:**

| Commodity             | 29 <sup>th</sup> Sept'23 | 31 <sup>st</sup> Aug'23 | % Change |
|-----------------------|--------------------------|-------------------------|----------|
| Gold (10gm)           | 58200                    | 60160                   | -3.26%   |
| Silver (1kg)          | 73500                    | 77600                   | -5.28%   |
| Crude Oil (Rs/barrel) | 7542                     | 6880                    | 9.62%    |

**3. Flows for the month of Sept'23:**

| Category | Net Equity   | Net Debt    |
|----------|--------------|-------------|
| FII SEBI | -16026.06 Cr | 768.35 Cr   |
| MF SEBI  | 14229.98 Cr  | -1917.90 Cr |

**4. RBI Update on Monetary Policy**

|            | 29 <sup>th</sup> Sept'23 | 31 <sup>st</sup> Aug'23 |
|------------|--------------------------|-------------------------|
| G- Sec 10Y | 7.210%                   | 7.166%                  |

**5. For Opening 3-in-1Demat Account in ICICI Direct you can get in touch with –**

| Name of Concerned Person | Location | Contact No.    | Email ID   |
|--------------------------|----------|----------------|--|
| Namit Gupta              | Gurugram | +91-9289422208 | <a href="mailto:namit@cathukral.com">namit@cathukral.com</a>     |
| Tabish Mahmood           | Varanasi | +91-9580625900 | <a href="mailto:taabish@cathukral.com">taabish@cathukral.com</a> |
| Badri Sharma             | Bhadohi  | +91-9335481727 | <a href="mailto:badri@cathukral.com">badri@cathukral.com</a>     |

Address: 118, First Floor, Vipul Agora, M G Road, Gurgaon, Haryana – 122002  
Tel: 0124-4015323, 4043966

Email: [contact@cathukral.com](mailto:contact@cathukral.com), Website: [www.thukralcapital.com](http://www.thukralcapital.com),

Follow us: <https://www.facebook.com/tcmacademy>, [https://www.youtube.com/channel/UCvBOd16FPCh90\\_0g4PrbxfQ](https://www.youtube.com/channel/UCvBOd16FPCh90_0g4PrbxfQ)

**6. Upcoming NFO in the month of October'23**

| Scheme Name                            | Open Date  | Close Date |
|--|------------|------------|
| Bandhan Retirement Fund                | 28.09.2023 | 12.10.2023 |
| Kotak Nifty G-Sec July 2033 Index Fund | 25.09.2023 | 09.10.2023 |
| UTI Innovation Fund                    | 25.09.2023 | 09.10.2023 |
| Edelweiss Multicap Fund                | 04.10.2023 | 18.10.2023 |
| Whiteoak Balanced Hybrid Fund          | 05.10.2023 | 19.10.2023 |

**7. Multi Asset Allocation Scheme – Below chart depicts the performance.**

**If you have invested 1 Cr and taken Rs 75000/- withdrawal per month from last 10 years.**

| Scheme Name                                    | SBI Multi Asset Allocation Fund                       | HDFC Multi Asset Allocation Fund                      |
|--|---|---|
| <b>Investment Amount</b>                       | <b>1,00,00,000</b>                                    | <b>1,00,00,000</b>                                    |
| <b>Investment Date</b>                         | 1 <sup>st</sup> Oct'2013                              | 1 <sup>st</sup> Oct'2013                              |
| <b>Systematic Withdrawal Plan (SWP) Period</b> | 1 <sup>st</sup> Nov'2013 to 01 <sup>st</sup> Oct'2023 | 1 <sup>st</sup> Nov'2013 to 01 <sup>st</sup> oct'2023 |
| <b>SWP Frequency</b>                           | Monthly   | Monthly   |
| <b>Each SWP Amount</b>                         | 75000   | 75000   |
| <b>No. of Instalments</b>                      | 118   | 118   |
| <b>Total Withdrawals</b>                       | 88,50,000   | 88,50,000   |
| <b>Market Value 01.10.2023</b>                 | <b>1,20,35,287</b>                                    | <b>1,26,83,491</b>                                    |
| <b>XIRR Return</b>                             | 10.57%  | 10.95%  |

**8. Note from Founder's Desk –**

There have been speculations about the euphoric valuation levels of PSU's, smaller and midcap companies which in our view does not reconcile the same. We continue to enhance the SIP in the small and midcap space and lumpsum flows should be added on every correction / crisis / opportunity locally or globally. Gold as an asset class may shine again on increasing allocation by treasuries / central banks globally and Multi asset funds offers complete opportunity to participate in Equity as well as gold. Multi Asses Funds provides better risk reward opportunity at the current levels!

**Thought of the Month:**

**My Duration of Investment is Infinity!**

**- Think Long Term**