

**Newsletter for Investor – October'2023**

**1. Index Movements:**

Indices	31 <sup>st</sup> Oct'23	29 <sup>th</sup> Sept'23	% Change	International	31 <sup>st</sup> Oct'23	29 <sup>th</sup> Sept'23	% Change
S&P BSE Sensex	63,874.93	65,828.41	-2.96%	Dow Jones	33,052.74	33,507.76	-1.35%
S&P BSE Midcap	31,245.10	32,340.71	-3.38%	Nasdaq	12,851.24	13,219.32	-2.78%
S&P BSE Small cap	36,919.10	37,562.33	-1.71%	Dax Index	14,810.34	15,386.58	-3.74%
Nifty 50	19,079.60	19,638.30	-2.84%	Shanghai Composite	3,018.77	3,110.48	-2.94%
Nifty 500	16,801.10	17,292.60	-2.84%	Hang Seng	17,112.48	17,809.66	-3.91%
India VIX	11.82	11.45	3.23%	Nikkei	30,858.85	31,857.62	-3.13%

**2. Commodity Movements:**

Commodity	31 <sup>st</sup> Oct'23	29 <sup>th</sup> Sept'23	% Change
Gold (10gm)	61199	58200	5.15%
Silver (1kg)	72539	73500	-1.30%
Crude Oil (Rs/barrel)	6778	7542	-10.12%

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

Category	Net Equity	Net Debt
FII SEBI	-22,112.95	6,321.32
MF SEBI	13,877.62	-938.10

**4. RBI Update on Monetary Policy**

	31 <sup>st</sup> Oct'23	29 <sup>th</sup> Sept'23
G- Sec 10Y	7.351%	7.210%

**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
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>
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## 6. Upcoming NFO in the month of November'23

Scheme Name	Open Date	Close Date
Aditya Birla Sunlife Transportation and Logistics Fund	27.10.2023	10.11.2023
Bajaj Finserv Banking and PSU Fund	25.10.2023	06.11.2023
Bandhan Nifty Alpha 50 Index Fund	25.10.2023	06.11.2023
Helios Flexicap Fund	23.10.2023	06.11.2023
Kotak Consumption Fund	25.10.2023	08.11.2023
Quant Momentum Fund	30.10.2023	21.11.2023

## 7. Not everything in life goes as planned. The same holds true for retirement planning as well. Here are a few challenges that you may face along the way-

- Non accumulation of Pension Funds i.e. EPF or NPS as major businessman possess the risk or insufficient accumulation
- Too much belief on the Insurance products and their vague commitments
- Higher Health Cost or Lack of Health Insurance
- Non consideration of inflation while planning funds for retirement or the Second Innings
- Underinvested in Equities for Growth during the earning and accumulation phase of life

**Retirement Funds offers the solution to plan your retirement well**

– Below chart depicts the performance.

(Absolute Return for 1 year period and CAGR for Other Periods)

Scheme Name	1 Year	3 Year	5 Year	Since Inception
<b>HDFC Retirement Savings Fund Equity</b>	19.28	29.09	18.53	18.51
<b>SBI Retirement Benefit Fund Aggressive</b>	11.24	<b>Launched on 10.02.2021</b>		17.83
<b>Tata Retirement Saving Progressive</b>	12.00	15.31	12.84	13.96
<b>ICICI Retirement Fund Pure Equity</b>	14.57	27.95	<b>Launched on 21.02.2019</b>	16.27
<b>Union Retirement Fund</b>	13.83	<b>Launched on 22.09.2022</b>		12.92

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## 8. Note from Founder's Desk –

Thumb Rule of Investing is when others are in panic/sell mode you should be in the buying mode. Geo-political risk is there in this fragile world in different forms, commodities, countries and everything cannot be kept track of but the ultimate nature of equity assets is to behave ahead of the curve or the event. Watching too much television news during bad time's make investors take wrong investing decisions and affects long term investing thought.

This is going to be India's Decade in terms of growth, capex and consumption and equity participation during the same will achieve investor's compound wealth with caveats of short term and many quick corrections which one has to sail through.

### **Thought of the Month:**

**All Intelligent Investing is value investing  
Acquiring more than you are paying for  
- Charlies Munger**