MONTHLY NEWSLETTER - DEC 2022

NEWS HIGHLIGHTS

HSBC Mutual Funds completes merger with L&T Mutual Fund.
HSBC Mutual Fund, which received regulator approval earlier for acquiring L&T mutual fund, completed the merger process in Nov '22.

SIP investment in Equity Mutual Fund continues to grow.
SIP investment remained the preferred choice of investment for investors as inflows continued uphill even in slowdown of lumpsum inflows.

SEBI amends rules on dividend, redemption proceeds to mutual fund unit holders.
SEBI says that MF & AMC need to transfer dividend within seven working days and redemption proceeds within three working days.

Rise in Indian Corporate Lending hints new Investment Cycle
Indian lenders are expanding lending at the fastest pace in more than eight years, signaling a new investment cycle.

MONTHLY MARKET DATA

Particulars	Open	High	Low	Close	Change %
Sensex	61065.58	63303.01	60,425.47	63099.65	3.33%
Nifty	18,130.70	18,886.70	17,959.20	18,758.35	3.46%
Nasdaq	11,154.74	11,468.00	10,262.93	12,030.06	7.85%
Gold	1,633.40	1,786.68	1,616.18	1,773.41	8.57%
Crude	86.81	94.27	75.97	81.5	-6.12%

*Source : Investing.com

FINANCIAL QUOTE OF THE MONTH

"Being Rich is having money; Being Wealthy is having time."
- Margaret Bonnano

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

EASY WEALTH CREATION IDEAS

Proposal in Brief

It is important to have a secure financial future and a stress free retirement. As time passes, the goal looks challenging.

Proposing to you, SIP Today, SWP Tomorrow: Invest small sums today, enjoy the fruits during retirement.

SIP helps create wealth over the long term. It allows the investor to invest small amounts at regular intervals and these small amounts reduce the impact of volatility in the short term. Historical evidence suggest that returns in equity markets are decent over medium to long term.

SWPs are the opposite of SIP. A fixed amount is transferred from your mutual fund portfolio to your bank account on a periodic basis. This acts as sort of pension where regular cash flows help meet expenses during retirement.



Monthly SIP : Rs. 7500

Investment	
Current Age	30
Monthly SIP Amount	₹ 7,500
SIP Till Age	60
SIP Period	30
Total Investment Made	₹ 27,00,000
Assumed return on SIP	12%
Accumulated Corpus at Age 60	₹ 2,30,00,000

Monthly Withdrawal : Rs. 1,50,000

Withdrawals	
Monthly Withdrawal Start Age	60
Monthly Withdrawal Till Age	80
Period of Withdrawal	20
Assumed Return on SWP	8%
Monthly Withdrawal Amount	₹ 1,50,000
Total Withdrawal	₹ 3,60,00,000
Corpus left at age 80	₹ 2,30,00,000

Monthly SIP : Rs. 25,000

Investment	
Current Age	40
Monthly SIP Amount	₹ 25,000
SIP Till Age	60
SIP Period	20
Total Investment Made	₹ 60,00,000
Assumed return on SIP	12%
Accumulated Corpus at Age 60	₹ 2,30,00,000

Monthly Withdrawal : Rs. 1,50,000

Withdrawals	
Monthly Withdrawal Start Age	60
Monthly Withdrawal Till Age	80
Period of Withdrawal	20
Assumed Return on SWP	8%
Monthly Withdrawal Amount	₹ 1,50,000
Total Withdrawal	₹ 3,60,00,000
Corpus left at age 80	₹ 2,30,00,000

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI Registered Mutual Fund Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

PLAN YOUR DREAMS.in

MF CATEGORY WISE PERFORMANCE AT A GLANCE

Category	1 Month	6 Month	1 Year	3 Year	5 Year	10 Year
Equity - Contra	3.31	16.54	12.61	23.09	14.01	15.60
Equity - Dividend Yield Fund	3.49	12.51	8.64	20.84	11.67	12.94
Equity - ELSS	2.46	13.48	6.58	17.33	11.28	14.48
Equity - Flexi Cap Fund	2.32	13.01	5.14	17.38	11.99	14.22
Equity - Focused Fund	2.24	13.31	5.28	16.87	11.25	14.33
Equity - Large & Mid Cap Fund	2.45	14.47	6.38	18.77	11.84	15.14
Equity - Large Cap Fund	2.74	13.31	6.34	15.21	11.55	13.06
Equity - Mid Cap Fund	1.68	15.13	6.80	24.08	12.6	17.64
Equity - Multi Cap Fund	2.46	15.10	8.37	20.96	13.66	16.05
Equity - Sectoral Fund - Auto	-1.52	13.99	19.10	19.13	5.37	17.11
Equity- Sector- Bank & Fin Service	4.25	20.25	12.73	10.28	9.65	12.58
Equity - Sectoral Fund - Consumption	0.19	15	11.57	17.72	12.46	14.51
Equity - Sectoral Fund - Energy & Power	4.74	14.51	10.98	24.34	11.3	13.94
Equity - Sectoral Fund - Infrastructure	2.98	17.61	13.49	23.18	10.14	13.36
Equity- Sector- Pharma & Health	-0.78	9.41	-2.28	23.20	13.96	14.21

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in 9833570575 www.planyourdreams.in

MF CATEGORY WISE PERFORMANCE AT A GLANCE

Category	1 Month	6 Month	1 Year	3 Year	5 Year	10 Year
Equity - Thematic Fund - Global	9.59	-0.69	-4.34	9.29	9.31	10.34
Equity - Thematic Fund - MNC	1.59	9.74	2.61	15.2	7.9	14.74
Equity - Thematic Fund - Other	2.72	14.06	7.41	20.74	10.23	12.36
Equity - Value Fund	3.53	15.64	10.53	19.95	10.55	15.17

* Performance of equity category mutual funds excluding ETF & Index fund has been identified.

* Disclaimer: This report has been prepared on the basis of data available with us and we have taken all precautions so that there are no errors and lapses. However, we do not assume any liability for actions taken on the basis of this report. Past performance may or may not be sustained in future. Mutual fund investments are subject to market risks, read all scheme related documents carefully.

* Report as on 05/12/2022

Shreeniwas Gadiyar, Retirement + Estate Planning Advisor
AMFI-Registered Mutual Fund Distributor + SIF Distributor | ARN-56618
gadiyar@planyourdreams.in **9833570575** **www.planyourdreams.in**