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Circulated amongst
more than
25k
Investors/IFAs/ Finance
and insurance
professionals

Sahayak Times

SAHAYAK
ग्रुपकॉर्पो

A monthly Personal Finance newsletter Brought to you under the personal finance literacy mission of

MONEY, LOVE, and Mom



From the Editor



As we bring out our 3rd edition of ‘Sahayak Times’, we are overwhelmed with the response and feedback from our readers. Some have even suggested to make it a fortnightly edition. Thanks everyone for your response and may God bless us with wisdom to keep satiating your curiosity.

The summer is here and so is the scorching heat, but the markets are rather mellow. There is an old Wall Street adage, “Sell in May and go away.” It’s a pithy reference to the theory that bullish traders take a break during the summer and early autumn months and that stocks will typically fall until just before the winter holidays. Out take on that is “Any investment strategy that you can summarize in a rhyme is probably a bad strategy.”

Historical evidence also doesn’t suggest any consistent weakness in May or any pattern thereafter. From 1994 to 2021, Nifty has given a median return of 1.2% in May each year and a positive return in 15 out of 27 years. Even the months of June, July and August have historically given a positive return. In fact, Jan, March and October have traditionally given a negative return as far as Nifty is concerned.

The Nifty touched its last high in Mid-October 21 and has corrected almost 10% since then. The corporate earnings reflected by the EPS meanwhile has grown more than 15% in the last two quarters, thereby correcting the market valuations closer to the mean.

FPI selling, increased inflation, cautious Central banks, Fed tightening and high commodity prices accentuated further by the Russia-Ukraine war and supply chain bottlenecks have kept the markets in check.

We are currently undergoing both a time and value correction and the market is offering a wonderful opportunity to accumulate for our long term financial goals.

Use it, opportunity rarely knocks twice.

Happy Reading & Happy Investing!

Sandeep Sahni

The Month that was- April 2022

Index	As on 31-03-22	As on 30-04-22	Change (%)
Nifty 50	17464.75	17102.55	-2.07
Nifty Small Cap	10436.25	10256.95	-1.72
Nifty Mid Cap 100	29692.3	29880.35	0.63
Sensex	58568.51	57060.87	-2.57
US \$	75.7	76.5	1.06
Bitcoin \$	47,261.30	37714.88	-20.20
Dow Jones (in USD \$)	34,678.35	32977.21	-4.91
Shanghai Composite (in USD \$)	3,252.20	3047.06	-6.31
Brent crude oil (in USD \$)	105.56	109.34	3.58
Nasdaq 100 (in USD \$)	14,838.49	12854.8	-13.37
Gold (in USD \$)	5,198.00	5280	1.58
10 Year Government bond yield	6.84	7.13	4.24

Top 5 Gainers of April 2022

Name	30th Apr, 22	31st Mar, 22
MRPL	79.85	40.9
Adani Power	280.35	173.55
Varroc Engineering	457.6	337.55
Godraj Argovet	572.2	444.8
Ambuja Cement	378.15	302.45

Top 5 Losers of April 2022

Name	30th Apr, 22	31st Mar, 22
Jubilant Foodworks	547.25	2629.65
Future Consumer	2.4	4.45
Future Retail	21.7	34.45
Hindalco	484.4	631.3
L&T Infotech	4716.65	6024.25

Economic Headlines

5 Best

Performing Sectors in April 2022.

Name	Return (in %)
Power	11.4
Utilities	11.2
FMCG	3.1
Auto	1
Energy	1

Return in (%)

Category	1 year	3 year	5 year	10 year
Equity- Contra	25.14	19.47	15.58	15.83
Equity- ELSS	21.56	16.87	13.35	15.42
Equity- Flexi Cap Fund	22.23	17.87	13.83	14.92
Equity- Focused Fund	21.22	16.78	13.73	15.11
Equity- Large & Mid Cap Fund	24.33	18.58	13.66	15.79
Equity- Large Cap Fund	18.94	15.28	12.68	13.57
Equity- Mid Cap Fund	25.98	21.95	14.64	18.12
Equity- Multi Cap Fund	28.70	21.25	15.28	16.72
Equity- Small Cap Fund	38.22	27.11	16.34	19.72
Equity- Value Fund	24.55	16.61	12.02	15.76
Hybrid- Aggressive	18.03	14.54	11.66	13.17
Hybrid- Arbitrage Fund	3.37	4.20	4.76	6.39
Hybrid- Balanced Advantage	12.07	11.13	9.26	12.22
Hybrid- Equity Savings	9.75	8.95	7.52	8.07

Mutual Fund
Category wise fund performance

GST collections in April touch all-time high of Rs 1.68 lakh crore

Read more at :

<https://economictimes.indiatimes.com/news/economy/finance/gst-revenue-collection-hits-record-rs-1-68-lakh-crore-in-april/articleshow/91230829.cms>

India's exports zoom 24.2% in April to record \$38.19 billion, trade deficit widens

Read more at :

<https://economictimes.indiatimes.com/news/economy/foreign-trade/indias-exports-rise-24-to-38-bn-in-april/articleshow/91285261.cms>

FPIs withdraw Rs 17,144 cr from Indian stock market in April

Read more at:

<https://auto.economictimes.indiatimes.com/news/industry/fpis-withdraw-rs-17144-cr-from-indian-stock-market-in-april/91229897>

Milestone Achieved! India hits a Century in Unicorns with Neobank Open

Read more at:

<https://newsonair.com/2022/05/03/milestone-achieved-india-hits-a-century-in-unicorns-with-neobank-open/>

Bidding for Life Insurance Corporation IPO is underway as subscription for public issue worth ₹21,000 crore will remain open till 9th May 2022.

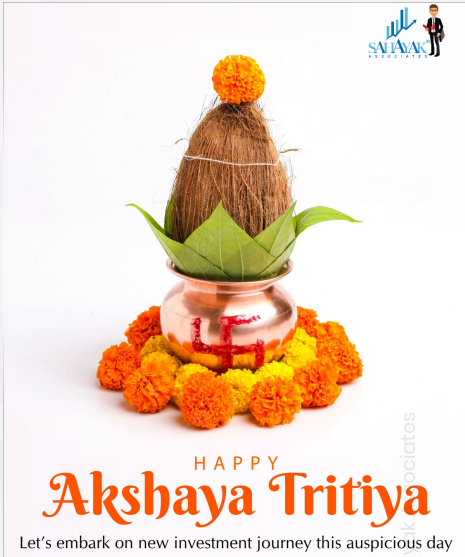
Read more at

<https://www.livemint.com/market/ipo/lic-ipo-what-gmp-grey-market-premium-signals-on-day-2-of-bidding-11651730516554.html>



In May we celebrate two important days, Akshaya Tritiya and Mother's Day, both very auspicious in the investment journey.

Akshaya Tritiya



In Sanskrit, the word akshaya (अक्षय्य) means “never decreasing” in the sense of “prosperity, hope, joy, success”,

while tritaya means “third phase of the moon”. It is named after the third lunar day of the spring month of Vaisakha in the Hindu calendar, when it is observed.

Often touted as ‘Akha Teej’, Akshaya Tritiya is considered as one of the auspicious days in the Hindu calendar.

Celebrated with great devotion and ardour, the religious occasion marks the birth of Lord Parasurama.

There are many lores & legends associated with this day.

One of the stories is that, on this day the Ganges came to Earth to purify mankind.

It is also associated with two instances of Lord Krishna.

Akshaya Tritiya commemorates the day the Pandavas while in exile received an Akshaya Patra from Lord Krishna.

To read the full blog visit:

<https://www.sahayakassociates.in/akshaya-tritiya/>

What my Mom Taught me about money...



My mother is a Financial Superwoman!

All mothers are financial superwoman, aren't they? Mother, they say is the first teacher. It was probably Ben Franklin's mom, who taught him “a penny saved is a penny earned.”

Long before financial gurus started preaching about the value of financial planning and financial rules one must follow, my Mom had already been practicing it, albeit informally.

Sacrificing her own desires, Balancing the needs and the wants of each member of the family, still sticking to the budget and also keeping aside in different jars and saving for the rainy day is all done so effortlessly and without any formal training or knowledge.

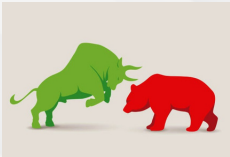
Don't Waste money. Money doesn't grow on trees. We cannot afford it, Each paisa counts. How many times have we heard these words from our mother in our growing up years.

Despite many tantrums, a no meant no, come what may and then came the explanation and perspective from her on why our wish couldn't be fulfilled.

There are some fundamental yet powerful financial lessons that each person learns from their parents in general and mother in particular. Often, we do not realize how our mothers teach us important financial lessons that we use for life.

To read the full blog visit:

<https://www.sahayakassociates.in/what-my-mom-taught-me-about-money/>



Bulls Vs Bears

The terms "bear" and "bull" are thought to derive from the way in which each animal attacks its opponents. That is, a bull will thrust its horns up into the air, while a bear will swipe down. These actions were then related metaphorically to the movement of a market. If the trend was up, it was considered a bull market. If the trend was down, it was a bear market.

What is a Bull Market?

A Bull market is a period of several months or even years during which stock prices are consistently rising or are expected to rise.

The term bull market is usually used in reference to the stock market and can be applied to anything that is traded, such as bonds, real estate, currencies, and commodities.

In the financial world, the bull market is used to describe the economic environment of a country that is growing and optimistic.

And though there is no specific way to identify a bull market, it typically means that the financial instruments of all types, like stocks, bonds, real estate, etc, rise for an extended period of time.

This is the reason why you hear about investors who are confident in the stock market being described as bullish.

An example of a bull market is during the period of 2004-07 in which Sensex went from 5590 to 20500 and In 1991-92, where the Sensex went from 600 to 4200 in period of 18 months.



What is a Bear Market?

A bear market is when a market experiences prolonged price declines. It typically describes a condition in which securities prices fall 20% or more from recent highs amid widespread pessimism and negative investor sentiment.

A bear market is a period of several months or even years during which stock prices are consistently declining or are expected to decline.

It describes an economic trend where there is stagnation or a downward trend in the economy, people's confidence in the economy is low, and more people are selling stock than buying.

Also, a bear market is a good indicator of a recession i.e. a long-term period of negative growth.

There's no doubt that bear markets can be scary, but the stock market has proven it will bounce back eventually. If you shift your perspective, focusing on potential gains rather than potential losses, bear markets can be good opportunities to pick up stocks at lower prices.

A bear market is the opposite condition of the bull market.

Charts of bear and bull markets in the S&P 500 since 1932 illustrate that there have been 12 bear markets compared to 14 bull markets, but the duration of the bear markets is much, much shorter: The bear markets are just 25 months (around 2 years) long in average, compared to an average length of 59 months.

The most recent example from the Indian stock market would be between the period of March 2015 and February 2016 where Sensex dropped by more than 23% and In March 2020 when the Stock Market corrected by more than 40% due to Covid.

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Sensex Historical Data: Bulls Vs Bears

Return in (%)

year	Opening	Closing
1980		148.25
1981	148.25	227.72
1982	227.72	235.83
1983	235.83	252.92
1984	252.92	271.87
1985	271.87	527.36
1986	527.36	524.45
1987	524.45	442.17
1988	442.17	666.26
1989	666.26	778.64
1990	778.64	1048.29
1991	1027.38	1908.85
1992	1908.85	2615.37
1993	2617.78	3346.06

year	Opening	Closing
1994	3436.87	3926.90
1995	3910.16	3110.49
1996	3114.08	3085.20
1997	3096.65	3658.98
1998	3658.34	3055.41
1999	3064.95	5005.82
2000	5209.54	3972.12
2001	3990.65	3262.33
2002	3262.01	3377.28
2003	3383.85	5838.96
2004	5872.48	6602.69
2005	6626.49	9397.93
2006	9422.49	13786.91
2007	13827.77	20286.99

year	Opening	Closing
2008	20325.27	9647.31
2009	9720.55	17464.81
2010	17473.45	20509.09
2011	20621.61	15454.92
2012	15534.67	19426.71
2013	19513.45	21170.68
2014	21222.19	27499.42
2015	27485.77	26117.54
2016	26101.15	26626.46
2017	26711.15	34056.83
2018	34059.99	36068.33
2019	36161.8	41253.74
2020	41349.36	47751.33
2021	47785.28	58253.82

- 9983 Trading Days
- 5302 Days Sensex was Up
- 4681 Days Sensex was Down

- Out of 43 years, Sensex has touched a new high in 33 years.
- Even if the Market has corrected by 50%, it touched a new high within 2 years.

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gurukul

Gyan

A *soft landing*, in economics, is a cyclical downturn that avoids recession. It typically describes attempts by central banks to raise interest rates just enough to stop an economy from overheating and experiencing high inflation, without causing a significant increase in unemployment, or a hard landing. It may also refer to a sector of the economy that is expected to slow down without crashing.

A *hard landing*, in contrast, is often seen as a result of tightening economic policies that bring high-flying economies that run into a sudden, sharp check on their growth, such as a monetary policy intervention meant to curb inflation. Economies that experience a hard landing often slip into a stagnant period or even recession.

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Kahaani

Patience in Investing

Good investing requires a ton of patience. Not to do anything is also an art.

Extended patience is one of the behaviors of all great artists. When Leonardo Da Vinci was creating his masterpiece, **The Last Supper**, his habit was to sit in front of the work for long periods of time, simply looking at the painting—noticing the whole piece along with the intricate nuances. Then, he would get up, make a single stroke and walk away. Sometimes for weeks.

In Investing similarly, to create a masterpiece portfolio, you need to keep your emotions in check and only make minor adjustments to get the best returns to achieve your goal.

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Will FDR PROVIDE THE FINANCIAL SOLUTION?

FDR Interest VS Inflation Post Retirement					
Years	FD Investment	Rate Of Interest	Interest Value	Expenses Increase 10% annually	Deficit at the end of every year
1	₹100.00 Lac	7.50%	₹7.50 Lac	₹7.50 Lac	₹ -
2	₹100.00 Lac	7.50%	₹7.50 Lac	₹8.25 Lac	₹0.75 Lac
3	₹99.25 Lac	7.50%	₹7.44 Lac	₹9.07 Lac	₹1.00 Lac
4	₹97.61 Lac	7.50%	₹7.32 Lac	₹9.98 Lac	₹2.66 Lac
5	₹94.95 Lac	7.50%	₹7.12 Lac	₹10.98 Lac	₹3.86 Lac
6	₹91.09 Lac	7.50%	₹6.83 Lac	₹12.07 Lac	₹5.25 Lac
7	₹85.85 Lac	7.50%	₹6.49 Lac	₹13.28 Lac	₹6.85 Lac
8	₹79.00 Lac	7.50%	₹5.92 Lac	₹14.61 Lac	₹8.69 Lac
9	₹70.31 Lac	7.50%	₹5.27 Lac	₹16.07 Lac	₹10.80 Lac
10	₹59.51 Lac	7.50%	₹4.46 Lac	₹17.68 Lac	₹13.22 Lac
11	₹46.28 Lac	7.50%	₹3.47 Lac	₹19.45 Lac	₹15.98 Lac
12	₹30.30 Lac	7.50%	₹2.27 Lac	₹21.39 Lac	₹19.12 Lac
13	₹11.18 Lac	7.50%	₹0.83 Lac	₹23.02 Lac	₹11.18 Lac
14	0	7.50%	0	0	0

Rs. 1 Cr. Corpus at retirement can finish within 13 years as FDR cannot beat inflation & cost of living increase.

For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

How long will your retirement corpus last?

Expected Return on Corpus	Years ₹1 Cr will last if withdrawal rate is			
	5%	6%	7%	8%
8%	25	20	16	14
9%	29	22	18	15
10%	35	25	20	16

For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the month.

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Articles we are reading

The battle of stock market bulls and bears has pretty much always been one-sided

<https://economictimes.indiatimes.com/wealth/invest/the-battle-of-stock-market-bulls-and-bears-has-pretty-much-always-been-one-sided/articleshow/90876375.cms>

After a sprint, a pause for breath

https://www.business-standard.com/article/opinion/after-a-sprint-a-pause-for-breath-122040500014_1.html

Is there such a thing as an Indian way of doing business?

<https://www.moneycontrol.com/news/trends/features/is-there-such-a-thing-as-an-indian-way-of-doing-business-8370591.html>

Reality check on tax growth

https://www.business-standard.com/article/opinion/reality-check-on-tax-growth-122041201366_1.html

Yield curve inversion: What next?

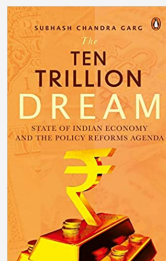
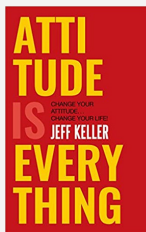
https://www.business-standard.com/article/opinion/yield-curve-inversion-what-next-122041101376_1.html#:~:text=Once%20the%20curve%20inverts%20for,as%20the%20hiking%20cycle%20begins.

Books to be Read

IF YOU CAN DREAM IT, YOU CAN DO IT! Do you dread going to work? Do you feel tired, unhappy, weighed down? Have you given up on your dreams? The road to a happier, more successful life starts with your attitude--and your attitude is within your control.

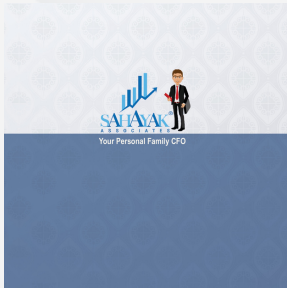
Whether your outlook is negative, positive or somewhere in between, Jeff Keller, motivational speaker and coach, will show you how to take control and unleash your hidden potential through three powerful steps:--THINK! Success begins in the mind. The power of attitude can change your destiny.--SPEAK! Watch your words. How you speak can propel you towards your goals.--ACT!

Don't sit back. Take active steps to turn your dreams into reality. Soon, you will be energized and see new possibilities. You will be able to counter adversities and develop talents unique to you. Your relationships will improve, both at work and in your personal life. All you need is this step-by-step programme to change your attitude and your life!



India rightly aspires to be an upper-middle-income economy with its vast workforce gainfully employed to have a decent standard of living. This, however, is a challenging proposition as India continues to grapple with major economic policy issues. This book discusses the present state of India's economy. It thematically explores the critical policy issues India faces today and suggests reforms for India to become a \$10-trillion economy by the mid-2030s.

The book presents a wide-angled and comprehensive view of the state of the Indian economy. It analyses India's macroeconomy in the light of its evolution since Independence and covers the performance of the Indian economy on macro parameters of growth, inflation, monetary management, credit management, foreign capital inflows, fiscal management and other important macroeconomic fundamentals. Covering major sectors of the economy, such as agriculture, industry and services, the book also captures India's progress towards becoming a digital economy.



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