

Date: 05.07.2022

Edition: July, 2022



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

# Sahayak Times

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

SAHAYAK  
ग्रुप

## Compounding applies to all things:



Reading 10  
Pages per day



Exersicing 3x  
per week



Investing  
monthly

**Small, consistent actions = large, long term results**

Invest in yourself today



Call us now  
+91 9872804694

## From the Editor



As we bring out our 5th edition of 'Sahayak Times', the markets continue to be range bound. Though the price has corrected by around 15% but the value has corrected by more than 30%.

Sentiment continues to be mixed, some investors are very upbeat about the prospects going forward and consider this as a golden buying opportunity not to be missed, whereas some investors are losing patience with the continuing time correction.

I read these Golden Lines in a book recently,

"Make Bear Markets your friend. History tells us that people have made Big Money by investing in Bear markets. Nobody makes money by investing in Bull markets. Being successful is one thing, creating big wealth is different."

The only magic wand in investing is compounding. The most important investing question is not, "What are the highest returns I can earn?"

It's, "What are the best returns I can sustain for the longest period of time?"

Compounding is just returns to the power of time. Time is the exponent that does the heavy lifting, and the common denominator of almost all big fortunes isn't returns; it's endurance and longevity. "Excellent returns for a few years" are not nearly as powerful as "pretty good returns for a long time." And few things can beat, "average returns sustained for a very long time."

That's the biggest but most obvious secret in investing: Average returns for an above-average period of time leads to magic.

Read more about the Power of Compounding in our Blog reproduced later in this edition.

The next secret to create wealth is to have the conviction to go against the tide, to be contrarian. You can read more about it in our blog that we have shared in this edition.

In the end, you will do well to remember that, 'You never lose when the market panics, you only lose when you panic.'

**Happy Reading & Happy Investing!**

**Sandeep Sahni**

## The Month that was- May 2022

Index	As on 31-05-22	As on 30-06-22	Change (%)
Nifty 50	16584.55	15780.25	-4.84
Nifty Small Cap	9208.50	8445.25	-8.29
Nifty Mid Cap 100	28288.35	26452.75	-6.49
Sensex	55566.41	53018.94	-4.58
US \$	77.59	78.97	1.78
Bitcoin \$	31792.31	19784.73	-37.77
Dow Jones (in USD \$)	32990.12	30775.43	-6.71
Shanghai Composite (in USD \$)	3186.43	3398.62	6.66
Brent crude oil (in USD \$)	115.60	109.03	-5.68
Nasdaq 100 (in USD \$)	12642.10	11503.72	-9.00
Gold (in INR ₹)	5210.00	5089.00	-2.32
	7.41	7.45	0.54

## Top 5 Gainers of June 2022

Name	30th June, 22	31st May, 22	Change (%)
Kohinoor Foods	100.20	48.90	104.91%
Shyam Telecom	12.30	7.15	72.03
Marathon NextgenReal	221.60	144.95	52.88
Fiem Inds	1468.95	1001.90	46.62
Parenteral Drugs	4.25	3.20	32.81

## Top 5 Losers of June 2022

Name	30th June, 22	31st May, 22	Change (%)
Paisalo Digital	72.00	802.60	-91.03
Salasar Techno Engg.	26.60	245.45	-89.16
AU Small Fin. Bank	568.60	1262.80	-54.97
Kanani Industries	12.05	25.25	-52.28
Cosmo Films	965.90	1815.85	-46.81

## 5 Best Performing Sectors in June 2022.

Name	Return (in %)
FMCG	4.60
Auto	2.83
CDG & S	1.28
Healthcare	1.27
Capital Goods	1.00

Return (in %)

Category	1 year	3 year	5 year	10 year
Equity- Contra	3.52	15.49	12.49	14.85
Equity- ELSS	0.31	11.80	9.85	14.20
Equity- Flexi Cap Fund	-1.86	11.80	10.07	13.64
Equity- Focused Fund	-0.54	11.54	9.97	14.15
Equity- Large & Mid Cap Fund	-0.21	13.04	10.05	14.64
Equity- Large Cap Fund	-1.24	10.02	9.31	12.41
Equity- Mid Cap Fund	1.87	17.34	11.36	17.03
Equity- Multi Cap Fund	2.92	14.53	12.12	15.58
Equity- Small Cap Fund	3.65	22.45	12.10	18.27
Equity- Value Fund	0.14	12.07	8.79	14.64
Hybrid- Aggressive	0.38	10.68	8.91	12.33
Hybrid- Arbitrage Fund	3.21	3.93	4.71	6.24
Hybrid- Balanced Advantage	2.00	8.67	7.60	11.85
Hybrid- Equity Savings	2.03	7.09	6.37	7.56

Mutual Fund  
Category wise fund performance

## Economic Headlines

Gross GST collection in June 2022 stood at ₹ 1.44 lakh cr which is the 2nd highest

Read more at :

<https://www.thehindu.com/business/Economy/june-gst-revenues-second-highest-at-over-144-lakh-crore/article65589000.ece>

Import duty on gold has been raised to 15% from 10.75%

Read more at :

<https://www.financialexpress.com/economy/basic-import-duty-on-gold-hiked-to-15/2580032/>

Government has imposed windfall export tax on petrol, diesel, and jet fuel (ATF)

Read more at:

<https://timesofindia.indiatimes.com/business/india-business/govt-slaps-rs-66000-crore-windfall-tax-on-crude-oil-production-introduces-export-levy-on-petrol-diesel-atf/articleshow/92603111.cms>

Rupee breaches ₹ 79 per dollar

Read more at:

<https://www.hindustantimes.com/business/rupee-closes-at-all-time-low-breaches-79-mark-against-us-dollar-101656499613702.html>

Small savings rate unchanged for Jul-Sep Qtr.

Read more at:

<https://www.livemint.com/news/india/govt-keeps-interest-rates-on-small-savings-schemes-unchanged-for-july-sept-quarter-11656564947176.html>

Do you want to read Daily Motivational Blog by our editor Sandeep Sahni.  
Subscribe to our Motivational Newsletter  
<https://sandeepsahni.com/>

### Car Toh Dekho Bargain Bhi Dekho

India's First Online New Car Bargain Platform

Select your choice of car variant from **170+** Models and **32+** Brands.

#### Compare Dealer Offers

RowthOffer ₹18,75,879

**YOU SAVE ₹23,081**

RowthOffer ₹18,98,823

**YOU SAVE ₹15,081**

#### Book Your Car Online

RowthAutos provides 24/7 support to get you the best deal until your car at your home.

**PROCEED TO BOOKING**

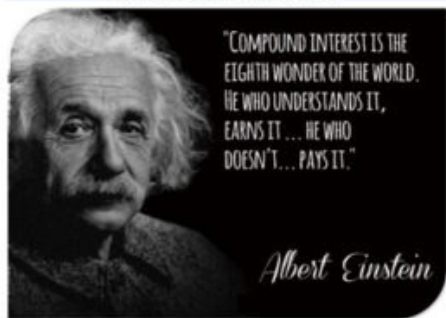
Found a lower price? We'll match it and give you additional ₹10,000 discount

www.rowthautos.com +91 7716097606

*Though these blogs were originally written in 2019, but they still holds a lot of relevance today.*

## The magic of Compounding – The secret to Wealth Creation

### Power Of Compounding



If You have \$ 1 Million and you compound it @ 36%; in 60 years, you will own the World, i.e. You will have \$ 100 Trillion, more than double the GDP of the world today, i.e. the power of compounding.

Simply put, compounding refers to the re-investment of income at the same rate of return to constantly grow the principal amount, year after year.

Compounding does wonders in the long run not because of time value of money but because return gets added to the principal at the end of every year thus increasing the principal and reaping the benefit of return on the increased principal.

The compound effect is the strategy of reaping huge rewards from small, seemingly insignificant actions. Even Albert Einstein described compounding as ‘The most powerful force in the universe’.

I have always relied on some of my favourite stories to highlight the power of compounding.

The story of the ‘Peasant and the King’ comes from the book ‘Classics – An Investors Anthology.’

There was the king who held a chess tournament among the peasants and asked the winner what he wanted as his prize.

To read the full blog visit:

<https://www.sahayakassociates.in/the-magic-of-compounding-the-secret-to-wealth-creation/>

## What is Contrarian Investing?



In the plains of the African national parks an event gets played out on a daily basis. The moment an impala or a deer senses danger and starts running; the rest of the herd also joins the run. Many in the herd will not even know what triggered the running. Similar scenes can be observed in the plains of our stock markets too.

In times of euphoria, many investors are extremely eager to join the party by buying stocks of even unheard off companies. The moment any event that causes panic sets in, many investors wish to run away from the party in droves, even selling their core portfolio.

Doing the exact opposite of what the crowd is doing is what contrarian investing is mostly about and one, which gives the investors a better chance of profit.

Contrarian Investing is an investment strategy that is characterized by purchasing and selling in contrast to the prevailing sentiment of the time. A contrarian believes that certain crowd behavior among investors can lead to exploitable mispricing in securities markets.

Standing out from the crowd, many investors globally have built a reputation by betting against the market expectation.

These Contrarian Investment Gurus are now known for their alternative bets, which have given enormous returns.

To read the full blog visit:

<https://www.sahayakassociates.in/what-is-contrarian-investing/>



## *Get out of your Comfort Zone*

"Once upon a time in a faraway land, there lived a wise man and his disciple. One day in their travels, they saw a hut in the distance. As they approached they realized that it was occupied in spite of its extremely poor appearance. In that desolate place where there were no crops and no trees, a man lived with his wife, three young children and a thin, tired cow. Since they were hungry and thirsty, the wise man and his disciple stopped for a few hours and were well received.

At one point, the wise man asked: "This is a very poor place, far away from anything. How do you survive?"

"You see that cow? That's what keeps us going," said the head of the family. "She gives us milk, some of it we drink and some were made into cheese. When there is extra, we go into the city and exchange the milk and cheese for other types of food. That's how we survive."

The wise man thanked them for their hospitality and left. When he reached the first bend in the road, he said to his disciple: "Go back, get the cow, take her to the cliff in front of us, and push her off."

The disciple could not believe what he was hearing.

"I cannot do that, master! How can you be so ungrateful? The cow is all they have. If I throw it on the cliff, they'll have no way to survive. Without the cow, they'll all die!"

The wise man, an elderly man, took a deep breath and repeated the order: "Go ahead. Push the cow off the cliff."

Though outraged at what he was being asked to do, the student was resigned to obey his master.

He returned to the hut and quietly led the animal to the edge of the cliff and pushed. The cow fell down the cliff and died.

As the years passed by, remorse for what he had done never left the disciple. One spring day, the guilt became too much to bear and he left the wise man and returned to that little shack. He wanted to find out what had happened to that family, to help them out, apologize, or somehow make amends.

Upon rounding a turn in the road, he could not believe what his eyes were showing him. In place of the poor shack there was a beautiful house with trees all around, a farm full of rich crops, several cars in the garage, and on and on.

Three good-looking teenagers and their parents were celebrating and enjoying the luxuries.

The heart of the disciple froze. What could have happened to the family?

Without a doubt, they must have been starving to death and forced to sell their land and leave. At that moment, the student thought they must all be begging on the street corners of some city. He approached the house and asked a man that was passing by about the whereabouts of the family that had lived there several years before.

"You're looking at it," said the man, pointing to the people gathered around the barbecue.

Unable to believe what he was hearing, the disciple walked through the gate and took a few steps closer to the lush garden where he recognized the man from several years before, only now he was strong and confident, the woman was happy, and the children were now nice-looking teenagers.

He was dumbfounded, and went over to the man and asked:

"What happened? I was here with my teacher a few years ago and this was a miserable place.

There was nothing. What did you do to improve your lives in such a short time?"

The man looked at the disciple, and replied with a smile:

"We had a cow that kept us alive. She was all we had. But one day she fell down the cliff and died. To survive, we had to start doing other things, develop skills we didn't even know we had.

And so, because we were forced to come up with new ways of doing things, we are now much better off than before."

Sometimes our dependence on something small and limited is the biggest obstacle to our growth. Perhaps the best thing that could happen to you is to push your "cow" down the cliff.

Once you free yourself of the thought "it's little but it's certain," — then your life will really change.

Is there a cow ( a person , idea, mental block, stereotype, or mind set ) in your life that is keeping you miserable?

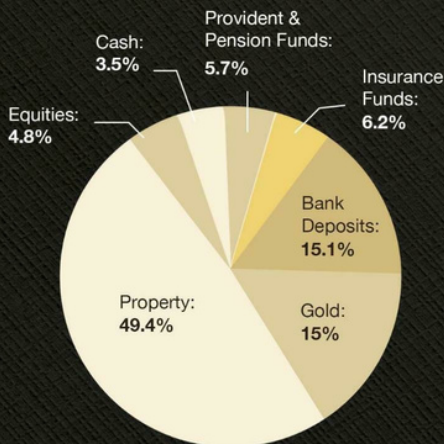
Throw it off the cliff. Get out of your comfort zone.

Move out of FDRs and Low income instruments, consult an advisor to help you with your Asset Allocation and most suitable investment strategy to help you beat inflation post taxes & grow your wealth.

Take the risk to get the best results & stay blessed forever.

## WHAT IS THE PERCENTAGE SHARE OF INDIAN HOUSEHOLD ASSETS?

Indians have **\$10.7 trillion** of assets as of March 2022



## IF THE WORLD HAD ONLY ₹100

How much would each country have?  
(all figures in ₹)

United States 29.40	Japan 6.93	India 3.50	Italy 3.15	Spain 2.16
China 17.71	Germany 4.07	Korea 2.03	Australia 2.00	France 3.81
Others 21.26				

Top 10 richest countries hold **77% of global household wealth!**

Source: Visual Capitalist, Credit Suisse

SAHAYAK  
सहायक

Gyan

*Crypto Winter*



**Crypto winter** is a common expression that refers to a poorly performing **cryptocurrency** market. A crypto winter signifies negative sentiment and lower average asset values among a large swath of **digital currencies**.

Research shows that crypto winters have a major impact on investor mentality. Looking at the cryptocurrency price history, it's sometimes easy to spot a crypto winter because the downturn may come with a double-digit percentage drop in crypto values..

SAHAYAK  
सहायक

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 behaviours 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.

Investing is something similar, long periods of inactivity with interim spurts of action & movement.

Treat investment like planting a fruit seed and wait for it to grow to enjoy the fruits for a lifetime.

Happy Investing!



## Join The Sahayak Billionaire Club

Empowering the  
1 Billion Dream

₹ 100,00,00,000

### How to become a Billionaire?

Monthly SIP Required with 10% increase every year

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	8634	10954	13283	17339	32780	48068
35	20301	24848	30384	36734	63432	88474
30	48348	57173	67391	79154	125223	166236
25	117454	134402	153450	174774	254097	321270
20	294601	326796	362009	400430	536729	646760
15	780784	841361	905918	974732	1208500	1388819

The above chart is for illustrative purposes only. It is not intended to be used as a basis for investment decisions. Please consult your advisor before making any investment decision.

Monthly SIP Required

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	18279	24393	32543	43390	102113	178744
35	41891	53601	68551	87605	181461	291895
30	96215	118098	144870	177564	324573	480933
25	222126	261760	306273	362771	587473	804402
20	519008	588015	665853	753538	1087125	1381241
15	1248269	1362701	1487161	1622414	2101143	2489908

The above chart is for illustrative purposes only. It is not intended to be used as a basis for investment decisions. Please consult your advisor before making any investment decision.

Lumpsum Investment Required (In ₹ Lacs)

Years to maturity	Rate of Return					
	18%	17%	16%	15%	12%	10%
40	13.32	18.73	26.40	37.33	107.47	220.95
35	30.48	41.06	55.46	75.09	189.4	355.84
30	69.75	90.03	116.48	151.03	333.78	573.09
25	159.57	197.40	244.65	303.78	588.23	922.96
20	365.06	432.80	513.85	611.00	1036.67	1486.44
15	835.16	948.88	1079.27	1228.94	1826.96	2393.92

The above chart is for illustrative purposes only. It is not intended to be used as a basis for investment decisions. Please consult your advisor before making any investment decision.

Contact us for all your Investment Needs.

## Subscribe to our Newsletter

Sahayak Times

<https://www.sahayakassociates.in/contact/>

## Articles we are reading

*What's in store for the Indian economy?*

<https://www.thehindubusinessline.com/economy/whats-in-store-for-the-indian-economy/article65543629.ece>

*Is the economy out of the woods ?*

<https://www.thehindubusinessline.com/opinion/is-the-economy-out-of-the-woods/article65543531.ece>

*The Crypto Crash: all Ponzi schemes topple eventually*

<https://www.theguardian.com/technology/commentisfree/2022/jun/19/the-crypto-crash-all-ponzi-schemes-topple-eventually>

*Why an 80-rupee dollar isn't a sign of weakness*

<https://timesofindia.indiatimes.com/business/india-business/why-an-80-rupee-dollar-isnt-a-sign-of-weakness/articleshow/92460595.cms#:~:text=India's%20real%20effective%20exchange%20rate,of%20making%20India's%20exports%20uncompetitive.>

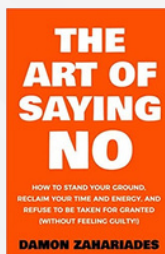
*Howard Mark's latest memo 'Selling Out' answers when is it right to sell an investment*

<https://www.timesnownews.com/business-economy/markets/article/howard-mark-latest-memo-selling-out-answers-when-is-it-right-to-sell-an-investment/849410>

## Books to be Read

### The Art of Saying No

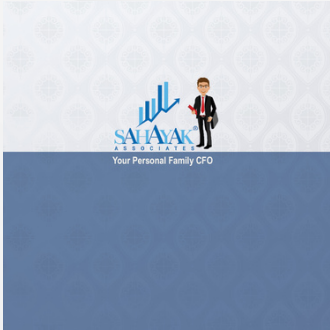
Amazon bestselling author, Damon Zahariades, provides a step-by-step, strategic guide for setting boundaries and developing the assertiveness you need to maintain them. You'll learn how to say no in every situation, at home and in the workplace, according to your convictions.



### Money Master the Game

Multimillion-copy bestselling author of Awaken the Giant Within and Unlimited Power has created a new 7-step blueprint for securing financial freedom. Based on extensive research and one-on-one interviews with more than 50 of the most legendary financial experts in the world - from Carl Icahn, to Warren Buffett, to Jack Bogle and Steve Forbes, Tony Robbins. Robbins has a brilliant way of using metaphor and story to illustrate even the most complex financial concepts - making them simple and actionable.





**Subscribe to our Newsletter**

**Sahayak Times**

<https://www.sahayakassociates.in/contact/>

**Do you want to reach out to more than 25k  
Investors/IFAs.**

**Contact us for your Advertisement in**

**Sahayak Times**

**Mail us at [newsletter@sahayakassociates.in](mailto:newsletter@sahayakassociates.in)**

**NJ PMS**  
BUILT ON RULES

**A RULE-BASED ACTIVE PORTFOLIO MANAGER**

NJ Group's PMS business commenced in the year 2010. The total Assets Under Management (AUM) currently are **INR 3,500+ crores** (As on April 30, 2022) with approximately **3,000+** investors.

NJ PMS offers to investors an array of products across Equities, Mutual Funds, ETFs, and more through investment approaches under Dynamic Asset Allocation Portfolios (DAA) and Equity based portfolios.

NJ PMS follows the **'Rule-Based Active Investing'** strategy from the root of its Portfolio Management proposition.

**NJ PMS Basket**

Stocks	Mutual Funds	ETF	Debt
Bluechip	Freedom	Freedom ETF	Liquid
Multicap	DAAP(A*)	DEAP(A*)	
DSAP(A*)	BAP	DEAP(C*)	
DSAP(C*)			

\*A - Aggressive / \*C - Conservative    100% Equity    Dynamic Asset allocation

**SECURITIES INVESTMENT ARE SUBJECT TO MARKET RISKS, READ ALL RELEVANT DOCUMENTS BEFORE INVESTING.**

Proud to be NJ Partner



**Memberships**



**Plot No. 182/3**

**Ground Floor, Industrial Area  
Phase I, Chandigarh-160002**

**www.sahayakassociates.in**

**Mail : [newsletter@sahayakassociates.in](mailto:newsletter@sahayakassociates.in)**

**Tel: +91 9914146888/ 01724662688**