Date: 05.08.2022 Edition: August, 2022







# Sahayak Times

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





## Tum mere saath SIP karo.





Join this revolution of financial freedom!

## **Bano Crorepati!**

Start a SIP on 15th Aug,2022

|                           | · 0,     |
|---------------------------|----------|
| <b>Monthly SIP Amount</b> | Period   |
| ₹ 15000                   | 25 Years |

## Total Investment - ₹45 Lacs

On 15th Aug, 2047 - 100th Independence day you can get

|    | ROI@12%                                 | ₹2.55 Cr   |
|----|---|--|
|    | ROI@14%                                 | ₹3.52 Cr   |
| ıs | traion purposes only. These<br>ROI @15% | are assumed returns, actual returns m<br><b>₹4.13 Cr</b> |

Consult your Financial advisor before investment

Mutual Fund investments are subject to market risks, read all scheme related documents





Let's celebrate Independence Day as SIP day

## 7 Steps to achieve FINANCIAL FREEDOM



Become debt-free / Pay -off High interest loans

**Build an Emergency** 

Buy sufficient term Insurance

For illu

Start a Mutual Fund SIP and increase your Investment every year

Being financially independent will take time, but it will be worth the effort. On this Independence Day, take one step towards your Financial Freedom Become financially independent with us!

#### From The Editor



As we bring out our 6th edition of 'Sahayak Times', the markets have given a rise of more than 8% in July, the best performance since August 2l. Some are terming it a 'Relief Rally' whereas others are calling it a reversal, citing various reasons like rollback of commodity prices, relatively milder behaviour and commentary by the Fed, better earnings by a host of Blue chips, most negatives already factored in etc. etc.

Iam reproducing below the content of the latest memo from a leading Fund House which resonates well with our philosophy:

"The current market turmoil highlights a fundamental truth about investing: It's not supposed to be easy. That's why we have long emphasized what Howard Marks calls "second-level thinking" — i.e., asking complex questions, eschewing simple answers, and challenging conventional thinking. As Howard has often said, if investors want to be above average, including in bad times, then they need to be willing to think differently. And, importantly, they also need to be right."

"In today's uncertain environment, we're reminded of a quote from Warren Buffett that Howard included in his memos It's All Good (July 2007) and The Tide Goes Out (March 2008): "It's only when the tide goes out that you find out who's been swimming naked."

During periods like the present, we're mindful that the sharpest asset price declines – and most attractive bargains – often emerge when investors conclude that the tide will never come in again."

A suitable asset allocation strategy based on your time horizon and risk capacity always works and is most suitable to manage the market volatility.

As we enter the Festival season, We wish all our readers a Happy Independence Day, Happy Rakshabandhan& Happy Janamashthmi!

On These Joyous occasion, we are committed to our mission of helping our investors achieve the goal of Financial Freedom and have started a special campaign of "Karo SIP -Bano Crorepati."

Contact us today to be a part of this campaign and become Financially Independent and achieve your financial goals in a disciplined manner.

Happy Reading & Happy Investing!

Sandeep Sahni

## The Month that was-July 2022

| The Month that was-July 2022      |                |                   |               |  |  |  |
|-----------------------------------|----------------|-------------------|---------------|--|--|--|
| Index                             | As on 30-06-22 | As on<br>31-07-22 | Change<br>(%) |  |  |  |
| Nifty 50                          | 15780.25       | 17158.25          | 8.73          |  |  |  |
| Nifty<br>Small Cap                | 8445.25        | 9171.20           | 8.60          |  |  |  |
| Nifty Mid Cap<br>100              | 26452.75       | 29634.25          | 12.03         |  |  |  |
| Sensex                            | 53018.94       | 57570.25          | 8.58          |  |  |  |
| us \$                             | 78.97          | 79.21             | 0.30          |  |  |  |
| Bitcoin \$                        | 19784.73       | 23336.90          | 17.95         |  |  |  |
| Dow Jones<br>(in USD \$)          | 30775.43       | 32845.13          | 6.73          |  |  |  |
| Shanghai Composite<br>(in USD \$) | 3398.62        | 3253.24           | -4.28         |  |  |  |
| Brent crude oil<br>(in USD \$)    | 109.03         | 110.01            | 0.90          |  |  |  |
| Nasdaq 100<br>(in USD \$)         | 11503.72       | 12947.97          | 12.55         |  |  |  |
| Gold (in INR ₹)                   | 5089.00        | 5149.00           | 1.18          |  |  |  |
| 10 Year<br>Government             | 7.45           | 7.32              | -1.74         |  |  |  |

## Top 5 Gainers of July 2022

| Name             | 31st July, 22 | 30th June, 22 | Change (%) |
|------------------|---------------|---------------|------------|
| Bajaj Finserv    | 15079.2       | 11364.45      | 32.69      |
| Bajaj Finance    | 7250          | 5576.25       | 30.02      |
| Indusind<br>Bank | 1043.9        | 816.6         | 27.83      |
| Hindalco         | 424.5         | 343.55        | 23.56      |
| Asian<br>Paints  | 3322.1        | 2726.5        | 21.84      |

## Top 5 Losers of July 2022

| Name                      | 31st July, 22 | 30th June, 22 | Change<br>(%) |
|---------------------------|---------------|---------------|---------------|
| Tata Steel                | 108.5         | 878.9         | -87.66        |
| Indian Oil<br>Corporation | 71.35         | 108.3         | -34.12        |
| ONGC                      | 137.9         | 149.35        | -7.67         |
| Dr. Reddys<br>Lab         | 4112.9        | 4374.6        | -5.98         |
| HCL Tech                  | 950.6         | 1001.95       | -5.13         |

## 5 Best Performing Sectors in July 2022.

| Name              | Return (in %) |
|-------------------|---------------|
| Metal             | 16.81         |
| Reality           | 15.21         |
| PSU Bank          | 13.77         |
| Private Bank      | 13.14         |
| Financial Service | 11.63         |

Return in (%

|                              |        |        |        | Keturii iii (/6) |
|------------------------------|--------|--------|--------|------------------|
| Category                     | l year | 3 year | 5 year | 10 year          |
| Equity- Contra               | 9.31   | 21.32  | 13.25  | 16.21            |
| Equity- ELSS                 | 5.11   | 17.14  | 10.52  | 15.32            |
| Equity- Flexi Cap Fund       | 4.27   | 17.15  | 10.98  | 14.96            |
| Equity- Focused Fund         | 5.46   | 16.86  | 10.75  | 15.39            |
| Equity- Large & Mid Cap Fund | 5.75   | 18.71  | 11.03  | 15.85            |
| Equity- Large Cap Fund       | 5.61   | 14.96  | 10.16  | 13.78            |
| Equity- Mid Cap Fund         | 6.11   | 24.16  | 12.33  | 18.81            |
| Equity- Multi Cap Fund       | 5.27   | 19.91  | 12.99  | 16.96            |
| Equity- Small Cap Fund       | 4.28   | 29.41  | 13.16  | 19.42            |
| Equity- Value Fund           | 5.73   | 17.71  | 9.51   | 15.81            |
| Hybrid- Aggressive           | 4.34   | 14.58  | 9.46   | 13.27            |
| Hybrid- Arbitrage Fund       | 2.91   | 3.73   | 4.62   | 6.16             |
| Hybrid- Balanced Advantage   | 5.27   | 11.55  | 8.01   | 12.59            |
| Hybrid- Equity Savings       | 4.11   | 8.68   | 6.53   | 7.81             |



### **Economic Headlines**

GST collection jumps 28% YoY in July to second highest ever at Rs 1.49 trn

#### Read more at:

https://www.business-

standard.com/article/economy-policy/gstcollection-jumps-28-yoy-in-july-to-secondhighest-ever-at-rs-1-49-trn-122080100422 1.html

Manufacturing Purchasing Managers' Index (PMI) jumped to 56.4 in July from 53.9 in the previous month.

#### Read more at:

https://www.financialexpress.com/economy/manu facturing-activity-hits-8-month-high-injuly/2613995/

58.3 million Income Tax Returns filed by July 31

#### Read more at:

https://www.financialexpress.com/money/income -tax/58-3-million-itrs-filed-by-july-31/2614190/

Strong demand, better chip supply push PV wholesales to record high

#### Read more at:

https://www.thehindu.com/business/Industry/pass enger-vehicle-sales-rise-on-improved-chipsupply/article65711609.ece

Markets up nearly 8% in July; largest monthly gain since August 2021.

#### Read more at:

https://www.thehindubusinessline.com/markets/markets-up-nearly-8-in-july-largest-monthly-gain-since-august-2021/article65699312.ece

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

## Money Lessons from Lord Krishna



The sublime mix of the magical and mundane is what makes Krishna, the most intensely human of all Vishnu Avatars, so endearing. His strategic prowess in evidenced in the various legends and myths around him. He comes across as a master strategist, an economic reformer, yet a conscientious and an emotionally intelligent leader who can think on his feet. He is best known for providing strategic advisory to Pandavas at every stage of the Kurukshetra war. He mobilized strategic allies for Pandavas and provided critical on field counseling to a despondent and diffident Arjuna.

The example of Krishna best illustrates the need for an advisor in your journey, be it a life journey or an investment journey. Krishna not only helped the Pandavas to see the truth but also guided them to the right path by overcoming their emotions. He was essentially what made the difference between the two sides. He did not participate in the battle but helped the Pandavas to Win. Krishna was NIMIT (a medium) to their Success. This is the true Role of an Advisor.

Janmashtami is a good time to familiarise ourselves with Krishna's divine philosophy, As a child, the stories of Krishna always fascinated me; his relationship with Ma Yashoda, his friendship with Sudama, his flirting and teasing of the Gopis, his eternal bonding with his beloved Radha and his message to the world through mentorship to

Arjuna and discourse in the form of Bhagavad Gita.

The use of words money and Bhagavad Gita, or Hinduism and wealth creation is often seems ironical and shocking for many. If you ask a devout Hindu about a spiritual path, he will say 'give up all material wealth and go live in the Himalayas.'

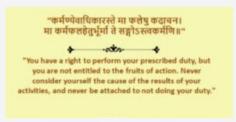
But, in today's society, money plays an important role.

Our scriptures acknowledge that, and elaborate, that just like water, which is essential to our survival, excess of it, can also drown the very life that it sustains.



The teachings of Bhagavad Gita helps us in creating this very balance. It shows us the way to live life; the role money has to play in our life and finally the way to true happiness.

As per Bhagavad Gita, Chapter Two verse 47, Lord Sri Krishna says to his disciple Arjuna:



Work done with selfish motives is inferior by far to the selfless service or Karma-yoga; therefore be a Karma-yogi, O Arjuna.

Those who seek (to enjoy) the fruits of their work are verily unhappy (because one has no control over the results).

#### To read the full blog visit:

https://www.sahayakassociates.in/money-lessons-from-lord-krishna-3/

## Join The Sahayak F.I.R.E. Club



Financial Independence Retire Early

#### FINANCIAL INDEPENDENCE:

Having enough passive income to support the living expenses and maintain your current lifestyle for the rest of your living years.

#### RETIRE:

Not your 'typical' idea of retirement, but the choice is to follow your passion and freedom from obligatory employment.

#### EARLY:

Retirement does not have to be at 65. Why not at 40? Or 45? When you still have the energy to be the next Picasso, JK Rowling or do that trek in the Andes!

#### THE 4% RULE

Assuming a withdrawal rate of 4% a year, you need 25 times your current annual expenses to be a part of F.I.R.E. generation.

#### Investment required to achieve F.I.R.E

FLD E Current ago 25 years - retirement ago - 40 years

|                                   | age ze jeare         |          |                           |                     |  |  |
|-----------------------------------|----------------------|----------|---------------------------|---------------------|--|--|
| Monthly Exp<br>at present<br>cost | Exp at<br>Retirement | SIP Reqd | SIP with 10%<br>Incr Reqd | Lumpsum<br>Inv reqd |  |  |
| 50,000                            | 1,19,827             | 51,167   | 30,471                    | 3,875,779           |  |  |
| 75,000                            | 179,741              | 76,750   | 46,111                    | 5,813,684           |  |  |
| 100,000                           | 239,655              | 102,334  | 61,481                    | 7,751,589           |  |  |
| 125,000                           | 299,569              | 127,918  | 76,852                    | 9,689,495           |  |  |
| 150,000                           | 359,483              | 153,501  | 922,222                   | 11,627,400          |  |  |
| 200,000                           | 479,311              | 204,668  | 122,963                   | 15,503,211          |  |  |

ssumptions: Life Expectancy 85 years, Return on retirement kitty: 10%

For illustration purposes only. These are assumed returns and actual returns may vary. Monthly investment at the beginning of the mon
"Figures in ₹ Lo

| Timite durient age 20 years Tetricine age 10 years |                      |          |                           |                     |  |  |
|--|----------------------|----------|---------------------------|---------------------|--|--|
| Monthly Exp<br>at present<br>cost                  | Exp at<br>Retirement | SIP Reqd | SIP with 10%<br>Incr Reqd | Lumpsum<br>Inv reqd |  |  |
| 50,000   | 160,356              | 30,296   | 16,009                    | 2,456,549           |  |  |
| 75,000   | 240,534              | 45,444   | 24,129                    | 3,684,831           |  |  |
| 100,000  | 320,713              | 60,592   | 32,199                    | 4,913,113           |  |  |
| 150,000  | 481,069              | 90,889   | 48,298                    | 7,369,677           |  |  |
| 200,000  | 641,426              | 121,185  | 64,398                    | 9,826,242           |  |  |

Assumptions: Life Expectancy 85 years, Return on retirement kitty: 10% inflation @ 6% pre & post retirement

FIRE Comment and 25 years, matingment and 50 years

| Monthly Exp<br>at present<br>cost | Exp at<br>Retirement | SIP Reqd | SIP with 10%<br>Incr Reqd | Lumpsum<br>Inv reqd |   |  |  |
|-----------------------------------|----------------------|----------|---------------------------|---------------------|---|--|--|
| 50,000                            | 214,593              | 18,350   | 8,841                     | 1,536,626           | Ī |  |  |
| 75,000                            | 321,889              | 27,526   | 13,261                    | 2,304,943           | Ī |  |  |
| 100,000                           | 429,186              | 36,701   | 17,682                    | 3,073,259           |   |  |  |
| 150,000                           | 643,780              | 55,052   | 26,522                    | 4,609,893           |   |  |  |
| 200.000                           | 858,373              | 73,402   | 35.363                    | 6.146.526           |   |  |  |

Assumptions: Life Expectancy 85 years, Return on retirement kitty: 10% inflation @ 6% pre & post retirement inflation makes in the control of the control of

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









Increase your income- start small its easier than you think



Reduce your expenses- try & save more money by cutting down unnecessary expenses



Invest-Earlier the start, bigger the return



Budgeting and Geal Planning Exercise

Enrolment into the Club as a Member
Start of Investment
Regular Review
Support & Caaching
Celebration of Milestone Achievement

Celebration of Milestone Achievement

Minimum Initial Investment of 7 10 Lakh and 7 23,000 SIP
Investor should be a major
Investor should be KYC compliant
Investor should growide all
personal financial information





Gyan Bear Market Rally

A bear market rally refers to a sharp, short-term rebound in share prices amid a longer-term bear market decline. Bear market rallies are treacherous for investors who mistakenly come to believe they mark the end of an extended downturn.

As the primary bearish trend reasserts itself, the disappointment of those who bought during a bear market rally helps to drive prices to new lows. Bear market rallies are also known as a dead cat

bounce or a sucker rally.

SAHAYAK gurukul Kahaani The Salmon Run

Salmon is a common name for species of ray-finned fish in the family - Salmonidae. They are commonly found in the tributaries of the North Atlantic and Pacific Ocean. Though Salmons are born in the fresh waters of the rivers, they migrate to the sea to develop and grow.

And then they travel back hundreds, at times thousands, of miles to return to the fresh water to spawn or reproduce. What is even more fascinating is that the Salmon completes this resolute journey travelling against the river

flow.

They are anadromous, a Greek term for "running upward" and swim up the river going against the current. This journey, generally timed between September and November every year, is called the Salmon run. The Salmon Run has obvious challenges. However, the fish use their skills, their environment and their perfect timing to accomplish this feat.

First, they use the high tides in the ocean to get close to the rivers, then through their sense of smell, they home in on the river entrance.

They also time their swim upwards gauging the river flow.

The difficult part are the waterfalls and rapids they encounter during the journey. But the fish are ready for that too. Again, it's about skill and timing. The Salmon can flex their body and can leap more than 10 feet in the air. They time their jump and use the strong upward current created when the falling water displaces the water beneath it.

The combined force works and the fish are able to clear the obstacles and reach their destination and achieve their goal.

The great migration, in which millions of animals make the trek from Serengeti in Tanzania to Masai Mara in

All major animal groups including birds, mammals, fish, reptiles, amphibians, insects & crustaceans migrate hundreds and thousands of miles and the trigger for migration my be local climate, availability of food, the

oppressive season or for mating purposes.

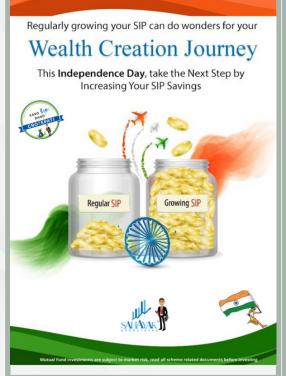
It is only we humans who are afraid to change and tend to remain stuck in place.

For best results, you need to move out of your comfort zone and go against the flow.

In the investing world, we call it Contra Investing - ie investing in out of flavour themes for best results.

Go against the flow for best results.

Happy Investing!



#### Subscribe to

Sahayak Times

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

## Articles we are reading

New India's five big, surprising trends and what they mean

https://www.firstpost.com/opinion/new-indias-fivebig-surprising-trends-and-what-they-mean-10704361.html/amp

India's rise as GCC hub shows way forward

<a href="https://timesofindia.indiatimes.com/blogs/Swaminomics/indias-rise-as-gcc-hub-shows-way-forward/">https://timesofindia.indiatimes.com/blogs/Swaminomics/indias-rise-as-gcc-hub-shows-way-forward/</a>

Name's Bond, EM Bond: Like Roger Moore's spy roles, emerging markets deserve a fresh review. They are set for another solid run

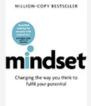
 $\frac{https://timesofindia.indiatimes.com/blogs/toi-edit-page/names-bond-em-bond-like-roger-moores-spy-roles-emerging-markets-deserve-a-fresh-review-they-are-set-for-another-solid-run/$ 

Aswath Damodaran says inflation-hedging stocks share these characteristics https://bit.ly/3zz5GYw

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



## Mindset

World-renowned Stanford University psychologist Carol Dweck, in decades of research on achievement and success, has discovered a truly groundbreaking idea-the power of our mindset.

Dweck explains why it's not just our abilities and talent that bring us success-but whether we approach them with a fixed or growth mindset.

She makes clear why praising intelligence and ability doesn't foster self-esteem and lead to accomplishment, but may actually jeopardize success.

With the right mindset, we can motivate our kids and help them to raise their grades, as well as reach our own goals-personal and professional.



## Thinking in Bets

Even the best decision doesn't yield the best outcome every time. There's always an element of luck that you can't control, and there's always information hidden from view. So the key to long-term success (and avoiding worrying yourself to death) is to think in bets: How sure am I? What are the possible ways things could turn out? What decision has the highest odds of success? Did I land in the unlucky 10% on the strategy that works 90% of the time? Or is my success attributable to dumb luck rather than great decision making?



## Sahayak Times









Proud to be NJ Partner



#### Memberships



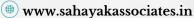








Plot No. 182/3 Chandigarh-160002



Ground Floor, Industrial Area Phase I, Mail: newsletter@sahayakassociates.in

**Les de la company de la compa**