



MISSION STATEMENT

Assisting investors in FINANCIAL PLANNING, helping them in WEALTH CREATION thereby giving them COMPLETE FINANCIAL FREEDOM.

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Did You Know?



Dear Friends ,

Greetings from Invest Search. We hope this Newsletter finds you and your loved ones in good health. Please find the Newsletter for July- Sep Quarter & our Views on Economy & Equity Market.

The broader markets continue to gain as improving trends of vaccinations have seen gradual easing of lockdowns and pick up in economic activity indicators. While COVID-19 cases in India remained under control (sub-50k), delta-variant concerns led to a fall in markets globally, dragging Indian markets too momentarily.

After a brief pause, domestic economic activity indicators are once again picking up and getting more broad-based. The pace of vaccination has stabilized at 4-5 million per day and cumulatively more than 49 crore vaccinations have been carried out.



Monsoon activity has picked up, with rainfall deficit now at 1% only and sowing is down 4.7% YoY as on 30th July vs. a YoY decline of 8.9% as on 23rd July. The second COVID-19 wave has seen the rural economy bear a higher impact compared to the first wave. However, improved progress of monsoon gives some solace as a 3rd successive good monsoon may result in reduced damage to the cash flows (and hence reduced damage to discretionary consumption) in rural India.

The Indian government announced another relief package, necessitated to assuage the damage caused by the second wave. In-line with earlier announcements, bulk of these measures routed through credit guarantee schemes did not create a material burden on the fiscal deficit. In fact, during the 1st quarter, robust tax collections have ensured a tight control on the fiscal deficit; despite continued strong government spend towards capex.

Keeping all the above in view, we think risk-reward in the markets are quite evenly balanced at this stage. We continue with our view that the Indian economy should witness a recovery in 2021. The potential 3rd wave may slow down the activity levels, but a high vaccination rate of the population makes us believe that hospitalizations will remain low (as is seen in some of the countries where 3rd wave is underway and where vaccination rates are high). The damage to economic activity, hence, should remain limited.

India is well-positioned to commence on a new economic upcycle over the next few years which can mean broad-based improvement across a variety of industries. This offers equity investors an opportunity to benefit over the medium to long term.

WHAT SHOULD YOU DO ?

Book Profit : if you need funds for any short term Goals in next 1-2 years or if the allocation of total investments in heavily towards Equities then same can be reinvested in conservative hybrid schemes for giving diversification & stability to your Mutual fund portfolio.

And for long term Investors can continue with their SIPs and use any volatility in the equity markets to increase their equity allocation through lumpsum investments & also consider Hybrid schemes for an alternate to their Fixed deposits getting matured with Time Horizon of 3-5 years.



Equity & Debt - Let their Powers Combine.

An equity-oriented hybrid fund invests **at least 65% of its total assets in equity and equity-related instruments** of companies across various market capitalizations and sectors. The remaining 35% is invested in debt securities and money market instruments.



Scheme Name	AUM (cr)	1 Years (P.A)	3 Years (P.A)	5 Years (P.A)	10 Years (P.A)	Since Inception (p.a)	Launch Date
Mirae Asset Hybrid Equity Fund Reg (G)	5,345	42.30%	14.40%	14.27%	0	13.26%	29/7/2015
Canara Robeco Equity Hybrid Fund Reg (G)	5,636	40.26%	15.14%	14.54%	14.29%	11.92%	1/2/1993
Union Hybrid Equity Fund Reg (G)	460	0	0	0	0	31.44%	18/12/2020
ICICI Pru Equity & Debt Fund (G)	17,130	56.78%	15.24%	14.38%	15.13%	14.59%	3/11/1999

WHY HAVING SUPER TOP UP POLICY IS NECESSARY?

YOU might have a health insurance policy, but usually, the sum insured that we choose is not more than 5 lakhs. Needless to say, that in today's time, especially during the COVID-19 pandemic a medical insurance cover of up to Rs 20 lakhs is required to pay hefty bills. Health insurance plans of Rs 1Crore are also available, but the premiums are also high. In such a situation a super top up health plan will come to your rescue.



Why do you Need Super Top-up Health Insurance?

WHY CARE HEALTH INSURANCE?

Care Health Insurance (formerly **Religare Health Insurance Company Limited**) is part of the Religare Group and a direct subsidiary of Religare Enterprises Limited (REL). Kedaara Capital is a co-promoter of the company. Care Health Insurance is an Indian health insurance company established in July 1984. The company is headquartered in Gurgaon, Haryana and operates out of 146 offices across India with 6000+ employees. It currently offers products in the retail segment for Health Insurance, critical illness insurance, Personal Accident Insurance, Super Top-up Coverage, International Travel Insurance and Maternity along with Group Health Insurance and Group Personal Accident Insurance for corporates.

CARE ENHANCE PLAN

Advantage

- Flexible choice of deductible with wide range of Sum insured options max upto ₹55lakhs*
 - Annual health check-up for adult insured members regardless of claim history
 - No pre-policy medical check-up for coverage – (Deductible + Sum Insured) less than 40 lacs, till 50 years of age
 - Avail select medical treatment anywhere in the world with Anywhere feature
 - Hassle-free cashless treatment at leading hospitals, across the country
 - Claim settlement directly by us.
- *Add on Benefit

EXPERT OPINION

We take your illness as seriously as you do. If you are suffering from a serious illness and feel uncertain about your diagnosis or wish to get a second opinion of an expert/doctor, we arrange one for you.

THE TABLE BELOW WILL HELP YOU UNDERSTAND BETTER

For Example - Case: Insured has opted a plan for 2 members, Sum Insured is ₹-10,00,000 and Deductible of ₹200000. The Policy Period is from 01-April-2020 to 31-March-2021

Sum Insured: ₹10 Lacs; Aggregate Deductible Opted: ₹2 Lacs

Claim Details	Date of Hospitalization	Total Claim Amount (in ₹)	Deductible Utilization (in ₹)	Balance deductible (in ₹)	Payable by insured (if any) (in ₹)	Payable under Care Enhance Policy (in ₹)
Claim 1	10-Jun-2020	1,50,000	1,50,000	50,000	1,50,000	0
Claim 2	10-Sep-2020	3,00,000	50,000	0	50,000	2,50,000
Claim 3	10-Nov-2020	7,50,000	0	0	0	7,50,000

Did You Know?

SENSEX AT 53000 OR AT 80000 OR MUCH MUCH HIGHER!

Just see for the first time ever amazing data about Indian Equity Markets.

- 1 BSE completed 40 years.
- 2 There were around 10,000 trading days in last 40 years.
- 3 Observations on regular basis and positive and negative returns occurrences.

Frequency	Positive	Negative
Daily	53% time	47% time
Weekly	56% time	44% time
Monthly	61% time	39% time
Quarterly	64% time	36% time
Yearly	72% time	28% time
3 years	89% time	11% time
5 years	96% time	4% time
10 years	100% time	-

- If you stayed invested in stock market the probability of making negative returns in Zero

4 Bse Sensex delivered 15.5% CAGR returns over last 40 years.

5 Decadal returns dispersion

Period	1980-1990	1990-2000	2000-2010	2010-2020
CAGR	21.6%	14.3%	17.8%	8.8%

1 AN EQUITY FUND CANNOT INVEST DIRECTLY IN INTERNATIONAL EQUITY STOCKS?

A: TRUE

B: FALSE

2 MUTUAL FUNDS CAN INVEST IN PERPETUAL BONDS ONLY FOR HYBRID FUNDS.

A: TRUE

B: FALSE

3 A Credit Risk fund cannot invest in a AAA-rated security.

A: TRUE

B: FALSE

4 Mutual funds must deduct TDS @ 10% on dividend income exceeding ₹ _____ in a year.

A: ₹2,500

B: ₹5,000

C: ₹10,000

D: ₹25,000

5 Minimum investment period for classification of gains as Long-Term Capital Gains is 12 months for equity funds.

A: TRUE

B: FALSE


Answers: Q1: B, Q2: B, Q3: B, Q4: B, Q5: A

BOOK POST


Regards,
Himanshu Dani



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