

SENSEX
58853.07

NIFTY
17525.10

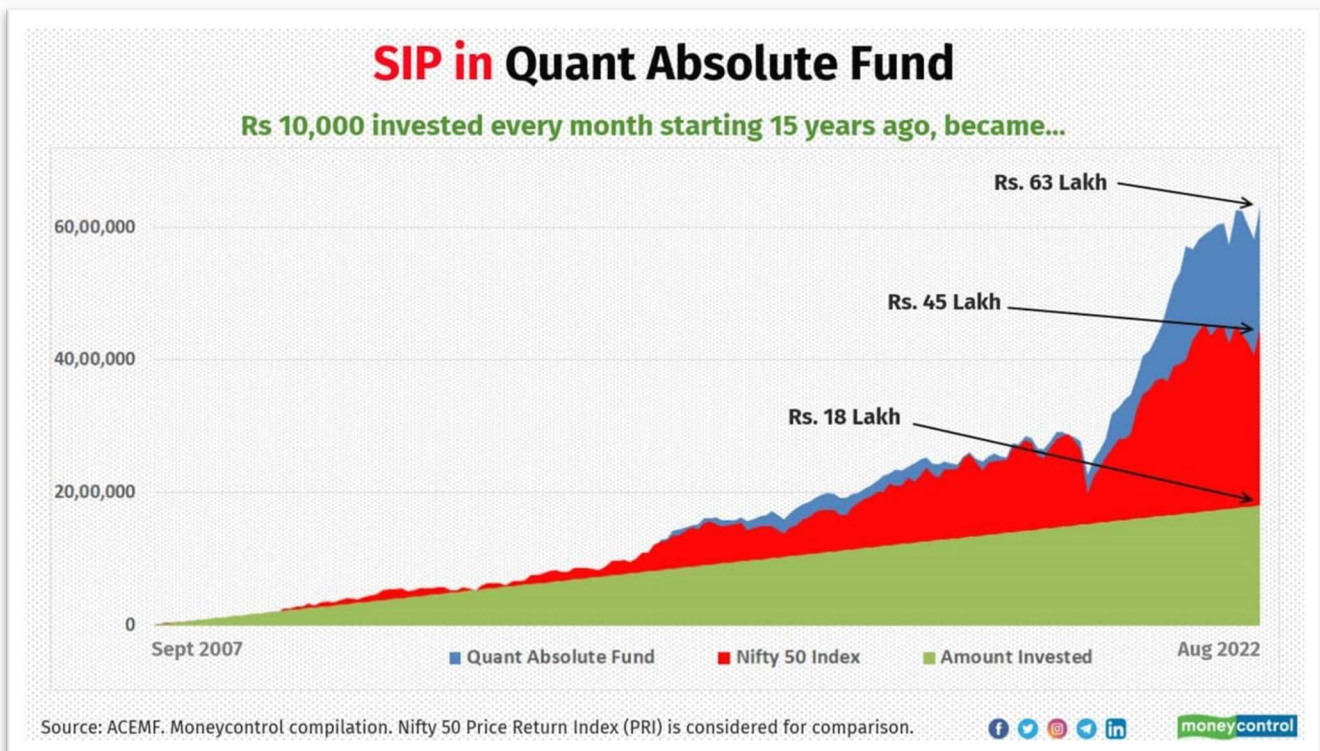
USD
79.74

GOLD
52184.00

CRUDEOIL
7190.00

These hybrid mutual funds beat Nifty 50, deliver 3-fold returns on 15-year SIPs

Hybrid funds are mutual fund schemes investing in a mix of equity, debt and other permitted asset classes. According to the market regulator's definition, there are six sub-categories currently available under hybrid funds. Aggressive hybrid funds category is one such investing 65-80 percent of their assets in equities and the rest in debt instruments. This category enjoys equity taxation benefit as they allocate at least 65 percent in equity. While the equity portion of these funds helps to deliver better risk-adjusted return during equity market rallies, the debt portion helps to contain the losses in downturns. This eventually helps them to deliver balanced and better returns over the long term. The top-performing schemes in the aggressive hybrid funds category managed to deliver better or matching returns than the returns generated by equity diversified funds in the long run. Here is the list of aggressive hybrid funds that beat the Nifty 50 index and also returned up to 3x of their investment done via systematic investment plans (SIPs) over the last 15 years. Most of these schemes in the category follow a benchmark of CRISIL Hybrid 35+65 Aggressive Index, which is a hybrid index. However, we have compared the performance of these schemes with Nifty 50 (PRI) index to understand how these schemes outpaced a bellwether equity market index. Source: ACEMF. Return data as of Aug 2, 2022.



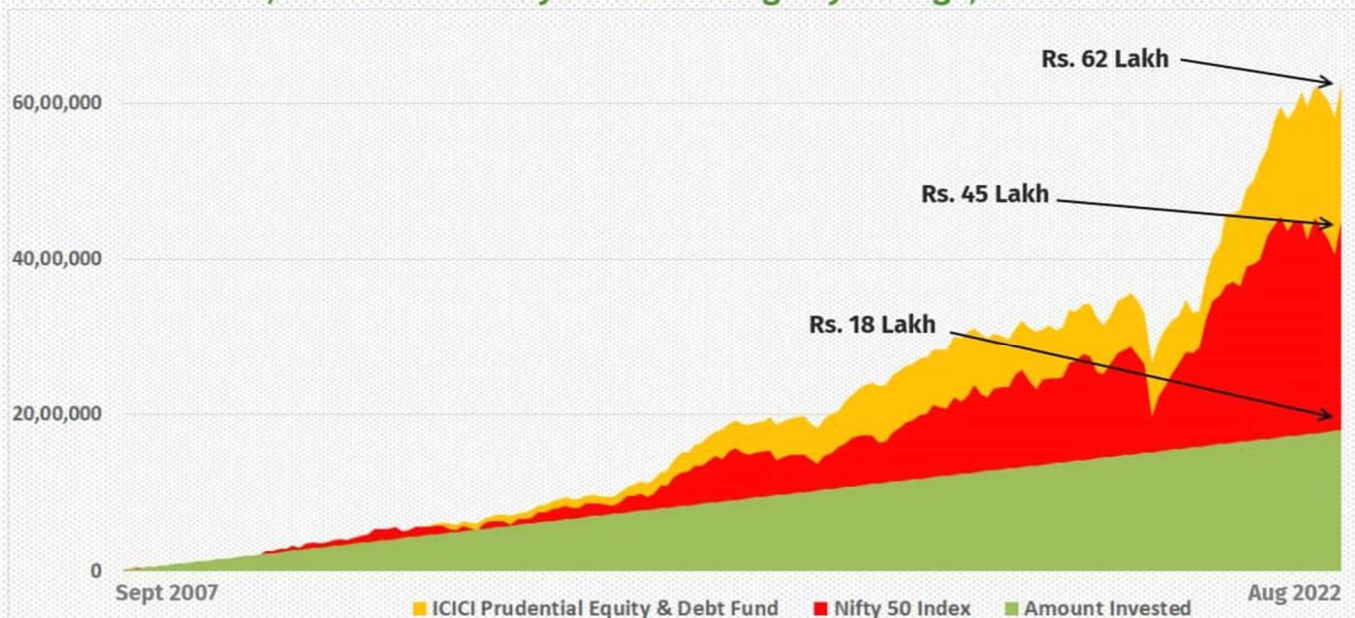
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SIP in ICICI Prudential Equity & Debt Fund

Rs 10,000 invested every month starting 15 years ago, became...

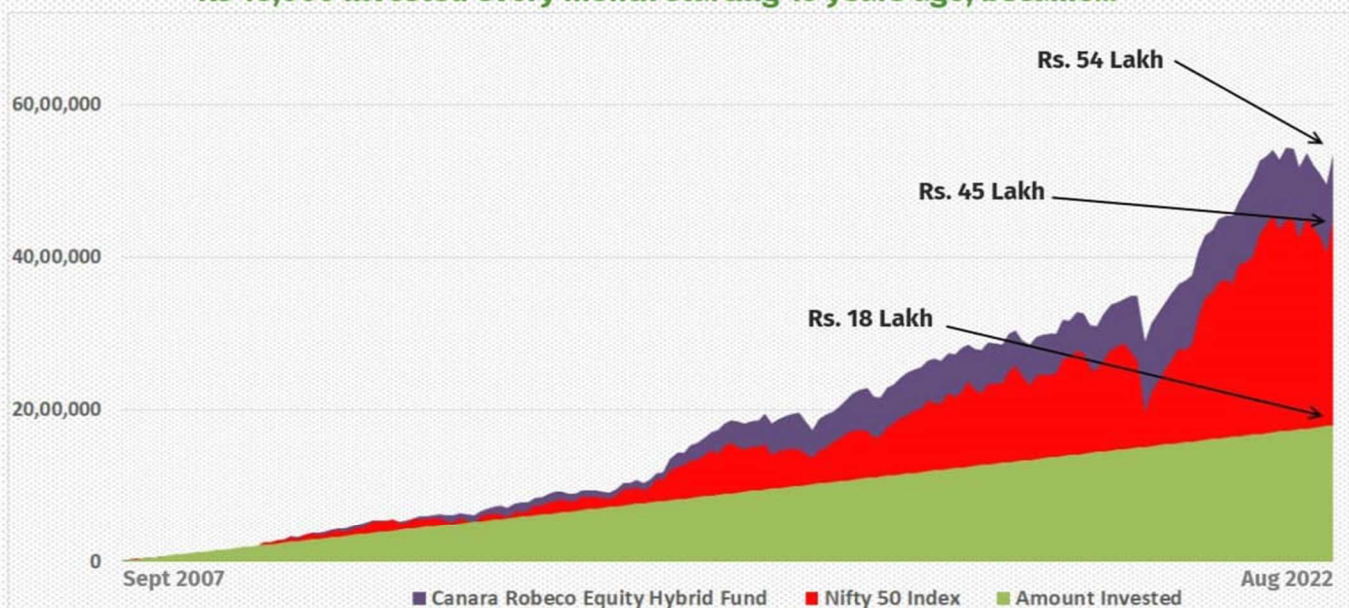


Source: ACEMF. Moneycontrol compilation. Nifty 50 Price Return Index (PRI) is considered for comparison.

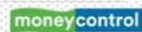


SIP in Canara Robeco Equity Hybrid Fund

Rs 10,000 invested every month starting 15 years ago, became...



Source: ACEMF. Moneycontrol compilation. Nifty 50 Price Return Index (PRI) is considered for comparison.



(Cont.)

Other Hybrid Funds

SBI Equity Hybrid Fund has delivered an XIRR of 13.2 percent for the SIP contributed for the tenure of the last 15 years. It generated a total corpus of Rs 52 lakh.

Formerly called Tata Balanced Fund, **Tata Hybrid Equity Fund** has delivered an XIRR of 12.5 percent for the 15-year SIP. It generated a total corpus of Rs 49.2 lakh.

DSP Equity & Bond Fund has delivered balanced returns across periods. Relatively higher allocation to mid- and small-cap stocks over the last few years has helped the fund deliver higher returns. It has delivered an XIRR of 12.4 percent for the 15-year SIP. It has generated a total corpus of Rs 48.7 lakh.

For the 15-year SIP, **Sundaram Aggressive Hybrid Fund** has delivered an XIRR of 12.3 percent. It has generated a total corpus of Rs 48.2 lakh.

Formerly called Franklin Templeton India Balanced fund, **Franklin India Equity Hybrid Fund** had managed the equity portion with relatively lower allocation of around 65 percent in the past. The 15-year SIP has delivered an XIRR of 12 percent.

Aditya Birla SL Equity Hybrid '95 Fund (earlier known as Birla Sun Life Balanced '95 Fund) has delivered an XIRR of 12 percent for the 15-year SIP. It generated a total corpus of Rs 47.2 lakh.

EPFO's Rs 1.59 lakh crore investment in ETFs now worth Rs 2.26 lakh crore

Retirement fund body EPFO has invested ₹1,59,299.46 crore in exchange-traded funds (ETFs) till March 2022 and its notional market value of these investments is ₹2,26,919.18 crore, Parliament was informed on Monday.

EPFO has been investing in ETFs since August 2015. Initially, the body decided to invest 5% of its investible deposits in stock markets. Later, the proportion was increased to 10% in 2016-17 and 15% 2017-18 and onwards.

Union minister of state for labour and employment Rameshwar Teli stated in a written reply to the Lok Sabha that the Employees' Provident Fund Organisation (EPFO) has invested ₹1,59,299.46 crore in ETFs till March 31, 2022. The reply showed that the notional market value of the EPFO's investment in ETFs stood at ₹2,26,919.18 crore as on March 31, 2022.

The minister also told the House that the EPFO invested ₹12,199.26 crore in ETFs in April-June period this year while the total investment (in debt and equity) was ₹84,477.67 crore.

The body had invested ₹43,568.02 crore in 2021-22, ₹32,070.84 crore in 2020-21 and ₹31,501.09 crore in 2019-20 in ETFs. The EPFO invests 85% of the funds in debt instruments and 15% in ETFs, as per the investment pattern notified by the government. PTI

No. of new SIP accounts declines by 8% last quarter

MF data shows the MF industry added 27.16 lakh SIPs in the first quarter of the current fiscal. This is 8% lower than the corresponding quarter last year when investors registered 29.49 lakh new SIPs. Further analysis of AMFI data shows that the industry added 59.50 lakh SIPs. However, due to discontinuation/maturity of 32.34 lakhs SIPs, the net addition came down to 27.16 lakh in April-June 2022. On the other hand, while the industry added gross SIP accounts of 50.86 lakh, discontinuation remained low at only 21.37 lakh, which kept net SIP accounts number at 29.46 lakh.

Period	SIPs Registered*	SIPs discontinued/ matured*	Net SIPs*
Apr 22 - Jun 22	59.50	32.34	27.16
Apr 21 - Jun 21	50.86	21.37	29.49

Month-wise SIP numbers Q1, FY 22-23

The industry recorded Rs. 36,425 crore SIP contribution in the last three months. Overall, the SIP AUM stood at Rs. 5.51 lakh crore as on Jun 2022, which formed 15% of the total industry average AUM of Rs. 36.98 lakh crore.

Period	Outstanding SIPs*	SIPs Registered*	SIPs discontinued/ matured*	SIP AUM#	SIP Contribution#
Apr 22 - Jun 22	554.89	59.50	32.34	5,51,189	36,425

*Count in lakh # Rs. in crore

Equity MF net inflows fall sharply by 42.6% in July

The month-on-month net inflows for equity mutual funds came down by 42.6 per cent to Rs 8,898.25 crore in July 2022, as per the figures released by the Association of Mutual Funds in India (AMFI).

The total net inflow for the mutual fund industry as a whole last month was Rs 23,604.92 crore as against a net outflow of Rs 69,852.94 crore in June 2022, said AMFI.

According to AMFI, the net inflows for equity mutual funds last month was Rs 8,898.25 crore down from Rs 15,497.76 crore logged in June 2022.

As on July 31, the average net asset under management (AUM) of the industry was Rs 37,74,802.90 crore as against a figure of Rs 35,64,090.20 crore as on June 30.

July seems to be month where investors has taken some profits off as markets went up, the net sales in equity has plummeted to Rs 8,898 crore Vs. Rs 15,497 crore, momentum was coming down all through last few months as the markets were correcting but July was a steep fall and excluding SIP numbers, we might have witnessed actual net negative sales in July.

Kotak Mutual Fund launches Smart Facility for SIP, STP and SWP

Kotak Mutual Fund has launched Smart Facility for SIP, STP and SWP for all investors. According to the fund house, the new feature takes the traditional SIP/STP/SWP facility a step further, where investors' instalment (in case of SIP/STP) or withdrawal (in case of SWP) varies based on market valuation. The new facility is available for all open-ended equity schemes, Equity Index Funds and Kotak Equity Hybrid Fund.

With the new facility, the amount of investment or withdrawal is based on equity valuations – Cheap, Neutral and Expensive. When valuations are expensive the default SIP instalment will be half (0.5x) of the base SIP amount and when valuations are cheap the instalment would be (2x) of the Base SIP amount. This facility also allows you to choose the minimum and maximum SIP amount. Investors can also opt for this option through the Systematic Transfer Plan (STP) route.

This platform is also available for redemptions through Systematic Withdrawal Plan (SWP). The Smart SWP enables the investor to redeem a higher amount when equity valuations are expensive and a lower amount when valuations are cheaper.

he Kotak Mutual Fund's latest offering, the Smart Facility will help investors who are looking for an equity valuation-based investment approach to invest for their long-term goals. Equity markets will continue to be volatile. Smartness is in using this volatility in our favour. This is a very simple yet powerful tool for systematic investments which is easy to understand and even easier to invest in.

22% of SIP AUM has been invested for over 5 years

AMFI data shows that 22% of the total SIP AUM has been invested for over 5 years. Of the total SIP AUM of Rs.5.51 lakh crore, Rs.1.18 lakh crore has been around for over 5 years as on June 2022. In June 2021, 19% or Rs. 92,707 crores of the total SIP AUM of Rs. 4.84 lakh crore remained invested for over 5 years.

Likewise, the proportion of assets held for more than 4 but less than 5 years increased from 8% (Rs. 40,642 crore) as on Jun 2021 to 10% (Rs. 57,728 crore) in Jun 2022.

This shows an improvement in investors' long-term commitment to mutual funds over the last year.

SIP Accounts continuing for	Jun-21				Jun-22			
	SIP Accounts	%	AUM (Rs. in crore)	%	SIP Accounts	%	AUM (Rs. in crore)	%
> 5 years	31,52,286	8%	92,707	19%	48,60,339	9%	1,18,752	22%
> 4 years up to 5 years	27,85,120	7%	40,642	8%	48,62,852	9%	57,782	10%
> 3 years up to 4 years	53,96,637	13%	62,448	13%	50,31,079	9%	71,401	13%
> 2 years up to 3 years	68,33,931	17%	83,137	17%	62,11,298	11%	89,585	16%
> 1 year up to 2 years	72,77,142	18%	1,00,956	21%	1,03,80,433	19%	93,058	17%
< 1 year	1,47,57,535	37%	1,04,073	22%	2,41,42,824	44%	1,20,611	22%
Total	4,02,02,651	100%	4,83,964	100%	5,54,88,825	100%	5,51,189	100%

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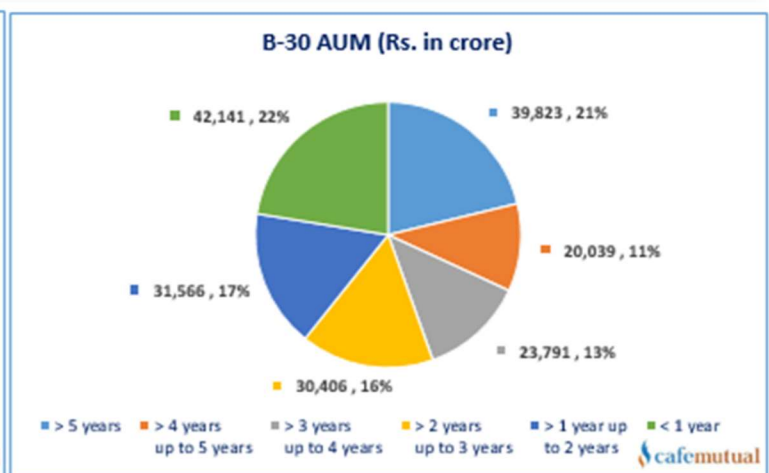
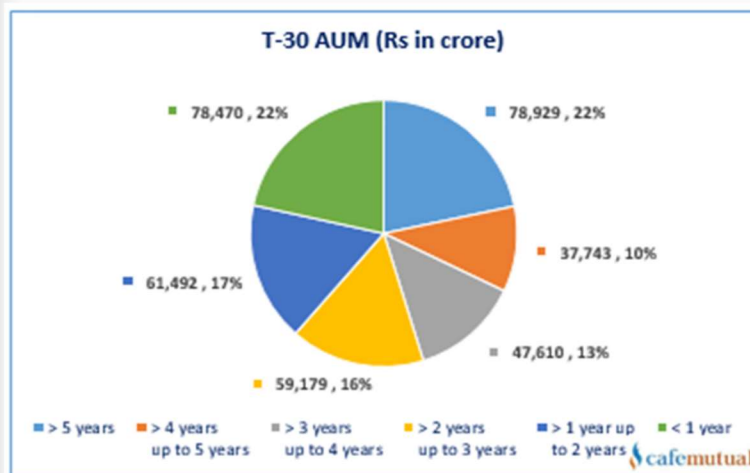
Notably, Nifty 50 marginally went up by 0.64% and BSE Sensex moved 1.34% in one year.

Index	Close (Jul 1, 2021)	Close (Jun 30, 2022)	Change	% Change
Nifty 50	15,680	15,780	100	0.64%
BSE Sensex	52,319	53,019	700	1.34%

T30 and B30

As on June 22, 66% or Rs. 3.63 lakh crore of total SIP AUM was from T-30 cities. B-30 cities contributed the remaining 34% or Rs. 1.88 lakh crore. 22% and 21% of T-30 and B-30 assets respectively were held for more than 5 years.

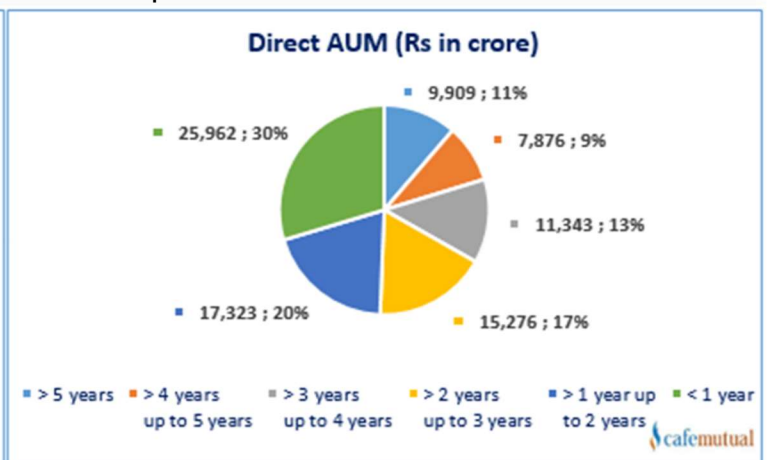
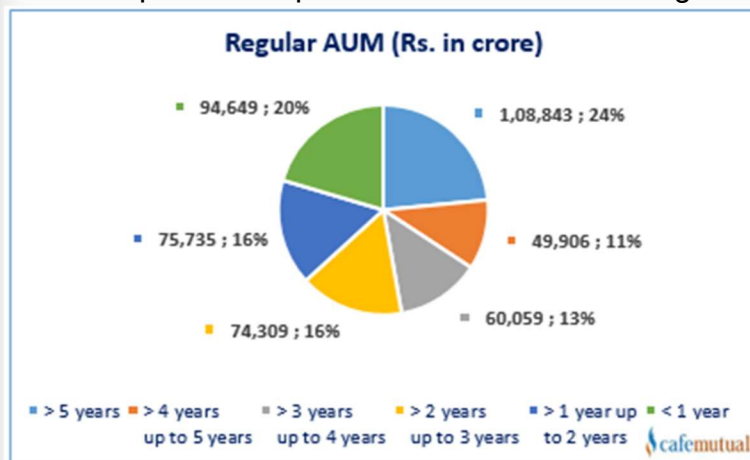
Here is a pictorial depiction of SIP AUM from T-30 and B-30 cities.



Regular and direct plans

Of the total SIP AUM of Rs. 5.51 lakh crore, distributors contributed 84% or Rs. 4.64 lakh crore and direct plans formed 16% or Rs. 87,689 crores. 23% of regular assets or Rs. 1.09 lakh crore were held for more than 5 years while only 11% or Rs. 9,909 crores of direct assets stayed invested for a similar time.

Here is a pictorial depiction of SIP AUM from regular and direct plans.






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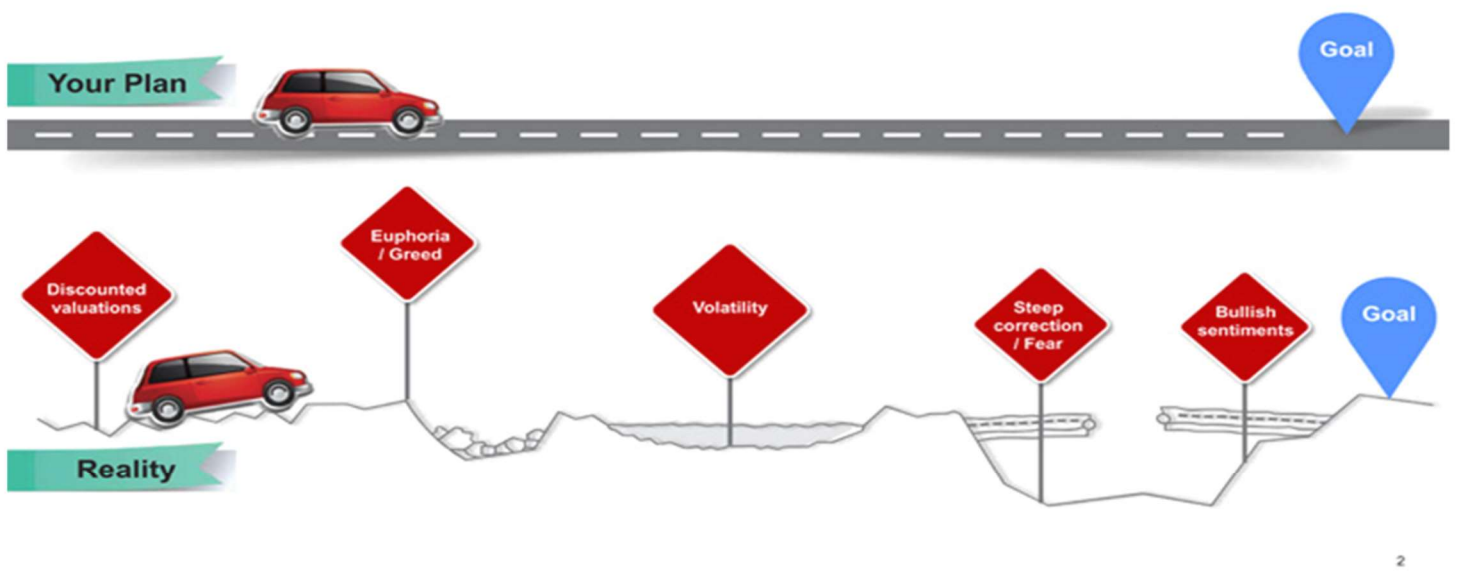
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Plan your Investment Journey

Capitalize on Opportunities and Navigate Hurdles



(Source:- Economicstimes, Moneycontrol, Livemint, Cafemutual, IBJARates, AMFI Etc.)