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March-April 2022

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From the

Editor's Desk

No one could have seen the COVID-19 outbreak coming. As soon as WHO declared the global pandemic, the markets came crashing down expectedly. But not everyone suffered the same tragedy.

While the global economy recorded heart-breaking losses, many new and niche segments found overflowing interest and funding. A series of sunrise sectors emerged from obscurity with policy support and relief funds and grabbed the limelight like never before. Niche AI, 5th generation mobile technology, cryptocurrency, electric mobility, BFSI, etc., are some sectors to register a massive boom in the pandemic's wake.

After the wave of Omicron infections in January, our heads were only a meter above the water when Vladimir Putin decided to invade Ukrainian soil and caused a supply-chain crisis. With fuel rate hikes and inflation rising now, the end of this long dark tunnel is still iffy. It's clear the market see-saw will continue into the next year and need some heavy-lifting on your part.

The post-pandemic outlook for equity and other investments will play out differently for resident Indians and NRIs. So keep a watchful eye out for major sectors like real estate and commodities, including the disruptive trends and growth pockets.

Best,

Team Meri Punji

Punji (*noun/Hindi*) - Capital *meaning, wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing.*

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Financial Planning for NRIs Post Pandemic

With the pandemic threat receding slowly, NRI investors should start preparing for a financial spring cleaning.

It's high time they reprioritize their financial investments, keeping the aftermath of the pandemic in mind. This is not to say they need to pull out of old instruments and invest in new ones. But as markets keep dwindling from highs to lows, a redistribution of funds among the standard instruments like equity, debt, fixed deposits, real estate, etc., will be the way forward.

The Post Pandemic Financial Blueprint for NRIs

Here are some quick fixes and long-term ideas to help NRIs shield their corpus from volatilities while multiplying wealth.

Start by reviewing your financial portfolio

A pivotal step to post-pandemic financial planning for NRIs is to review their existing portfolio, ideally with a financial advisor in India. Not only will these professionals advise you on the best instruments and their tax structures, but they will also help mitigate your risk exposure.

They may go a step forward and reconstruct your entire financial portfolio as per the current financial climate, which will automatically consider the pandemic's ripple effect. Don't be surprised if you go beyond saving GST and squaring off seemingly safe investments to park funds in vehicles offering higher tax efficiencies. The times call for playing it smart, after all.

However, if you're more of a do-it-yourself NRI investor, use the following practices to review and ready your financial portfolio for the post-pandemic scenario.

Reassess your investment horizon

Revise your investment horizon depending on your age to achieve a balanced equity-debt mix. For instance, if you're a 29-year-old NRI at the brink of a promotion, you want to continue investing your majority corpus in equity (through shares, mutual funds and SIPs), regardless of the pandemic-driven market volatility. This is because you can afford to stay invested for a long time, which is not the case for someone nearing their retirement. Typically, when you stay invested in the equity market for long, you stand a chance to earn inflation-beating returns compared to debt-oriented instruments. Besides, the pandemic aftermath is temporary and will not alter the fundamentals of the stock market.

Reassess your risk appetite

It's okay to not have the stomach for high-risk market investments, but you should know what degree of risk you can stomach well. If you're a risk-averse NRI investor, park the majority of your corpus in fixed returns instruments like FCNR NRE and NRO FDs, and NPS. Since the pandemic, however, the rates for these instruments have come down disappointingly. Therefore, in today's time, a zero-risk tolerance policy can be more detrimental than a low or moderate risk one.

Reassess your financial goals

Your life goals have likely changed since the pandemic. So for the new financial year, keep your short and long-term goals as markers for picking financial instruments for investment. For example, if you want to save for your child's higher education, you should start investing in diversified equity funds, ULIPS and stocks. If you are planning for your golden years, investing in a mixed bag of debt and equity along with guaranteed returns instruments is ideal.

Redistribute wealth in suitable instruments

Like resident Indians, NRIs, too, have access to most investment vehicles offering fixed and variable returns in India. Here are some of the instruments NRIs can consider post-pandemic.

Fixed deposit

Even though FD rates are down since the pandemic, NRIs should continue to park at least 10% to 15% of their corpus in this instrument. For starters, NRI FDs are entirely risk-free and match the inflation rate. More importantly, they can act as your contingency fund, which is critical given that the pandemic isn't entirely behind us. Finally, developed countries where most NRIs reside don't have investment instruments that offer guaranteed returns as high as an Indian FD.

Real estate

Several NRIs continue to invest in the Indian real estate market despite the pandemic, given the steep decline in the prices of in-demand and luxury properties. A risk-free investment, real estate is an excellent source for alternative income and capital appreciation. Besides, the average annual return on the real estate sector between 2010 to 2020 was a whopping 11.6%. This makes it a worthy NRI investment post-pandemic.

Direct equity

Fortunately, the stock market provided stable returns to investors even during the pandemic, making it a worthy investment. Nevertheless, the amount you should invest in shares and stocks will depend entirely on your risk appetite and the current market volatilities.

Mutual funds

Mutual funds are more capable of providing higher and tax-efficient returns as compared to NRI FDs. Depending on your investment horizon and risk appetite, you can choose mutual funds that offer low risk-return, moderate risk-return, or high-risk return.

More importantly, NRIs are not eligible to purchase Sovereign Gold Bonds issued by the RBI. But, they can invest in this appreciating metal through gold ETF mutual funds. So, if you wish to invest in gold digitally, mutual funds are your go-to instrument. Ideally, you must invest 20% of your corpus in mutual funds.

Systematic Investment Plan (SIP)

In post-pandemic times, it's not advisable to only opt for lump sum investments like mutual funds or direct equity, even if you're an aggressive investor. Investing in multiple SIPs is a far better alternative, as it can bring more discipline to your investments and steadily grow your savings. By investing small amounts at regular intervals in a SIP, you stand to multiply your wealth substantially over time.

National Pension System (NPS)

If you plan on returning to India in your golden years, investing in NPS is an excellent way to fund your retirement. Think of this instrument as the Indian equivalent of the 401K – just with a higher guaranteed interest return.

Two Cents

The more you hedge your bets, the lower your risk exposure which is especially critical post-pandemic. But as always, diversification will lend stability to your financial portfolio while maximising returns. The ideal way to diversify is to invest in different asset classes that complement each other. So that if one underperforms, you have another performing well.

Should NRIs Invest in the Indian Stock Market After the Pandemic?

If the Indian stock market remained resilient during the pandemic, it is only bound to grow right after. The long tug of war between bulls and bears didn't leave a crushing impact the Dalal Street.

So for those sitting on an idle pool of money and biding their time, the post-pandemic scenario offers the perfect opportunity to make your market entry. However, making only stock investments is not ideal. To get the bang for your buck, you need to have your fingers in multiple pies.

If you're a moderate to low-risk investor, park your minority corpus, say about 25% to 30%, in the Indian stock market. However, this number can go much higher if you're a day trader with a penchant for timing the market right.

So, it is not about whether or not NRIs should invest in direct equity, but about where to invest. Many well-off sectors have been eating dust since the pandemic hit the country. At the same time, new sectors with a high success rate have emerged as a direct result of the pandemic. But how will they fare in the coming years? That's the question everyone is eyeing the answer for.

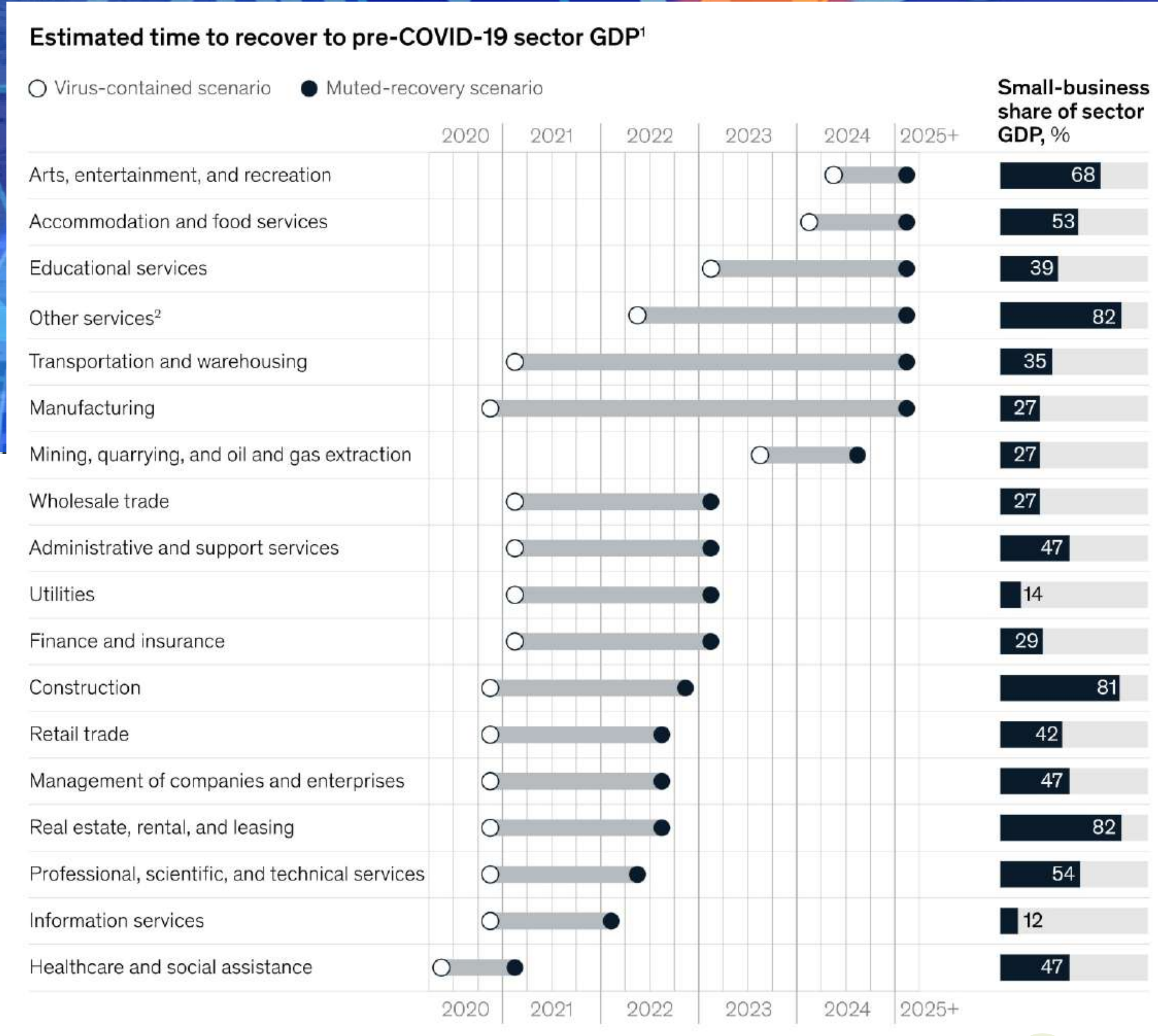
Rally Behind Stocks from These 5 Sectors

The pandemic has put specific sectors at high risk in terms of investments. These include hospitality, transportation, entertainment, manufacturing, educational services, and others. In muted recovery, these sectors are looking at a minimum 5-year timeline to get back to their 2019 GDP contributions.

However, slow recovery, especially for specific sectors, can be an opportunity in disguise for NRI stock market investors. For example, sectors like hospitality and transportation are well on their way to record positive growth.

In the last quarter of 2021, the Indian hospitality sector witnessed a staggering 100.3% YOY growth in Revenue Per Available Room (RevPAR). This is clear evidence of revenge tourism, which can turn this so-called at-risk sector into a gold mine for direct equity investors, provided you invest now.

Keeping such nitty-gritty in mind, here are the five sectors, other than hospitality and transportation, to consider for a portfolio redistribution.



[1]Data as of June 15, 2020.
[2]Excluding public administration.
Source: Oxford Economics; McKinsey analysis; McKinsey Global Institute analysis

1. Healthcare and pharma sectors

With India, often referred to as the pharmacy, the healthcare sector was hands down the top performer in 2020. Not only did this sector exceed all growth expectations, as was expected during the pandemic, but it also continued its upward trajectory in 2021 and will continue to do so in 2022.

Moreover, with the introduction of new healthcare products and vaccination in full swing, several pharma companies will continue welcoming newer vaccine variants. In a nutshell, until there is a dramatic reduction in COVID-19 cases globally, NRI investors can expect high-yielding performance from the sector.

2. Automobile sector

While it's true that the automobile sector experienced a decline during the pandemic, it's headed towards a bullish outlook in 2022. Given that sales within this sector are increasing once again, thanks to vaccination in full swing, a reduction in COVID-19 cases, and people left with more disposable income, this sector is well on its way to reclaiming its pre-pandemic sales volume.

Moreover, the government is strongly backing this sector through its policies like FAME-II and Production-Linked Incentive (PLI). Safe to say, this sector is a worthy investment for NRIs.

3. FinTech sector

Even before the pandemic, the FinTech sector showed tremendous growth and acceptance, with doubled adoption every two years. More importantly, once the pandemic hit, FinTech adoption stopped being a choice and became a necessity.

The turbulent times pushed even the most sceptic of organisations to accept it, which further facilitated the rapid adoption of FinTech. Therefore, parking a chunk of your corpus in FinTech can be lucrative for NRIs.

4. Real estate sector

The Indian real estate sector is already showing tangible signs of recovery and will continue to do so in the coming months. Combined with the post-pandemic price correction and reduction in interest charges on credit facilities; realty seems more promising than ever. Besides, despite the dull market sentiment, the asset class remains highly attractive and less volatile than others. So the stock prices can shoot up dramatically in the near future.

Experts did express some apprehension over Omicron's influence on this sector. However, digital marketing and online registrations have already helped overcome this obstacle, and the growth curve is already noticeable in cities like Ahmedabad, Mumbai, Pune, Bengaluru and Hyderabad.

5. Renewable energy sector

2022 is expected to register a significant boom in India's renewable energy sector. The reason is an estimated government investment amounting to US$ 15 billion on solar equipment manufacturing, EVs, green hydrogen, and other green interventions.

Furthermore, FDIs in India's renewable sector were already at US$ 10.28 billion between April 2020 to June 2021. To top it off, India is already ranked 3rd on renewable energy investments globally. With such initiatives and funding in place, this sector promises dramatic growth. Therefore, it must be on your stock market investment list.

Take the Leap

The Indian stock market is as open to NRI investors as it is to resident investors. Whether you hold an Indian passport or a PIO card, you can invest in the country's primary and secondary capital markets through RBI's Portfolio Investment Scheme (PIS).

You can quickly receive your PIS letter from the bank you've opened your NRI account with. So, it's time to come out of your shell and invest in direct equities after careful consideration.

Sector Review Post Pandemic: Real Estate

A lot has happened in the real estate sector in the past two years. From the disappointing decline in sales volumes to the slow but steady uptick in demand since the last quarter of 2021, there hasn't been a dull moment in real estate since the pandemic. However, staying true to its inherent nature of stability and appreciation, the property market is well on its way to a quick recovery.

As was expected, the pandemic turned out to be a small bump in the road. Individuals who managed to invest in property during COVID are looking at an annual appreciation of at least 5% today. This is only 2.7% lower than the real estate appreciation recorded in the second quarter of 2019. Surely enough, with the end of the pandemic in sight, this sector will not only match its previous appreciation rate but also surpass it.

Emerging Trends in Real Estate Post Pandemic

As of now, 2022 does not pose any significant threat to the commercial or the residential real estate sector. On the contrary, the upward swing from last year will only continue to steer the sector into stable waters.

Out of all residential real estate sub-sectors, the affordable housing segment will remain most popular this year, as was the case in the last quarter of 2021. More than half the sales were driven by this segment alone. Naturally, to meet the increasing demand for the segment, developers are scouting new opportunities for cost optimization through digital innovation.

Another noticeable trend emerging on the scene is a rise in demand for luxury properties. More and more buyers seem interested in purchasing villas, independent houses and plots. Perhaps they have realised the unassailable value a secure and distanced home provides during a pandemic. Not only this, but potential buyers are also gravitating towards greener properties with gated security and necessities like healthcare facilities within walking distance.

Moving onwards from residential to commercial real estate; there has been a significant shift in the way companies purchase or rent offices. Given the altering work practices, including work-from-home and hybrid approaches, smaller and medium organisations continue to prefer flexibility in committing to office spaces even after the pandemic.

This is why several businesses are opting for co-working infrastructure while others are opening smaller spaces in tier I and tier II cities as part of cost-optimisation practices. In addition to a rise in co-working spaces, the concept of SCO or Shop-cum-Office plot is becoming a popular monetisation avenue for commercial real estate developers.

In this new model, developers sell plots of land to buyers who can construct up to 4 floors and use them for both retail as well as office purposes. The SCO concept has helped early investors book substantial capital appreciation within a short period of time. Furthermore, these plots are freehold properties, which have been in high demand since 2022.

Green Shoots

It's undeniable that both commercial and residential real estate sectors are in self-repair mode. A solid capital appreciation across segments is proof of that.

To further boost this sector, the Government of India has announced various initiatives to create a conducive environment for the completion and exchange of properties. For starters, the cabinet resolved to infuse Rs. 2.17 lakh crores into their flagship rural housing scheme – the Pradhan Mantri Awas Yojana – Gramin. These funds will go a long way in helping the government realise its target of building 2.95 crore houses.

Moreover, the Reserve Bank of India's Monetary Policy Committee (MPC) has announced that it will keep its repo rate and reverse repo rate unchanged for the 10th time. A lower repo rate means that banks will continue extending home loans at affordable interest rates, thus encouraging property sales.

This growth-oriented move by the RBI will benefit potential home buyers and keep the current upswing in real estate demand going for the long haul.

With such initiatives in progress, NITI Aayog anticipates that the Indian real estate market will hit the US$ 1 trillion mark by 2030. Also, the sector will account for a whopping 13% of India's GDP till 2025.

All in all, the realty sector in India and worldwide is awakening to a new dawn; one driven by the changing ideas of living space, working space, and social distancing amid the new normal.

Sector Review Post Pandemic: Commodities

No one saw it coming, but a global health crisis quickly became an economic crisis. The pandemic brought even the most influential world economies to their knees, with most sectors struggling to stay afloat. With the possible end to the pandemic in sight now, the world is already witnessing a faster-than-usual bounce back.

However, an upswing across the board, be it in sectors like manufacturing, agriculture, hospitality, transportation, warehousing, utilities, finance, insurance, construction, and real estate, has led to a rise in commodity prices globally.

Ayhan Kose, the World Bank Group Acting Vice President for Equitable Growth, Finance & Institutions, reaffirms that "Global growth has been stronger than expected so far and vaccination campaigns are underway, and these trends have buoyed commodity prices. However, the durability of the recovery is still uncertain,".

Reviewing Commodities – Crude Oil, Metal, Crops:

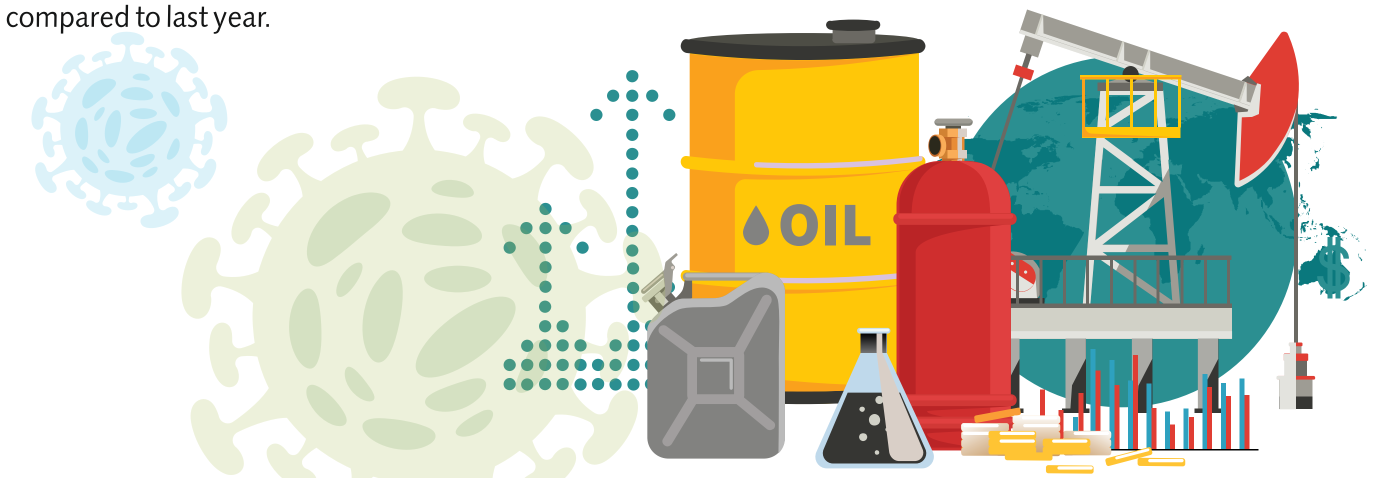
An overview of the commodities market brings three things to light.

Firstly, crude oil prices have rebounded after reaching record lows during the pandemic. Rapid global economic recovery coupled with production cuts by the Organisation of the Petroleum Exporting Countries (OPEC) were the primary reasons behind the rapid recovery. The Ukraine-Russia conflict has fuelled the price hikes even further.

Crude oil prices are now at more than US$ 60 per barrel, which is a substantial revision from US$ 56 per barrel in 2021. However, the rise is expected to continue until the end of the year. This is particularly bad for India's financial stability as crude oil comprises 20% of the country's import bills.

Earlier, the price stability depended on pandemic containment and continued vaccination drives. Now, a resolution to the market volatility is resting on the easing of the Ukraine-Russia conflict.

Nevertheless, one thing is clear: the demand and subsequent price for crude oil will keep trading at higher levels compared to last year.



Secondly, metal prices witnessed a shocking 30% rise before stabilising in the first quarter of 2022. Even though metals only form 7% of global commodity consumption, the sudden hike was uncanny. One of the factors for the price rise of aluminium, copper and iron ore can be linked to the manufacturing sector's recovery in India and abroad.

As metal prices have stabilised considerably, they have also earned support from an infrastructure programme introduced in the United States. Besides, the global drive to decarbonise the world will bring about energy transition, further strengthening the demand for these metals.

Speaking of metal demand, gold deserves a special mention here. Even though 2021 saw a global drop of 40% in gold demand, this metal is already touching its pre-pandemic levels in 2022. Therefore, investments made in gold last year have come to fruition with a gobsmacking price rise for its investors.

Thirdly, prices of food commodities increased by 14% in 2021 but are stable now. Due to production shortfalls, a steep price rise was observed in certain crops like soybean, palm oil, and maize. However, the other food commodities stood their ground in most global food markets, including India.

They remained well-supplied, and as a result, their prices did not shoot up. In fact, experts predict food commodity prices to further stabilise in 2022. Nonetheless, food insecurity is still a growing cause for concern, despite global food markets having adequate supplies and moderate crop pricing.

Due to the pandemic's economic impact, an additional 130 million souls are now looking at chronic hunger and malnutrition. This figure is over and above the already starving 270 million as per the UN Food and Agriculture Organisation.

Parting Thoughts

The list of traded commodities is much longer than the three briefly discussed here. But, together, these three commodities influence a significant chunk of the market. No wonder they've become an attractive investment option for investors who wish to build a diversified and well-balanced portfolio.

Trading in commodity derivatives opens a fresh avenue for retailers, individuals and organisations that wish to go beyond shares, stocks, bonds, real estate, and other market-linked instruments. While it's true that the commodities market can often be volatile, they have also historically earned investors staggering returns.

Several experts argue that there is no good or bad time to invest in the commodities market. But, since they hedge against inflation, investing in them right before high inflation intervals is generally a sound investment strategy. And, as any savvy investor would say – don't put all your eggs in one basket. Study the trends and invest in a mixed bag of commodities.

Equity Investment in a Post-Covid World

2021 was the year Indian equity markets came of age. After a slump of two years, they demonstrated a powerful stock performance, as the number of individual investors rose to a staggering 142 lakh.

Cash-laden investors came in droves to invest, and liquidity flew into the pockets of sectors like IT, realty, power, and industrial sectors, among many others. Sensex and Nifty amassed solid returns as the pent-up demand led to revenge purchases after lockdown restrictions eased. However, the rally has slowed down a little in the wake of the global headwinds.

But if you are disheartened by the bearish runs, don't be. Many D-street pundits are optimistic the markets will continue on the upward trend in 2022 and beyond. So, if you bet on the sunrise sectors like EV or 5G now, you may book good returns by buying the dips and putting fresh money into the growth stocks. To achieve your goals now, all you need to do is perfect your investment strategy.

Equity Investing in the New Normal

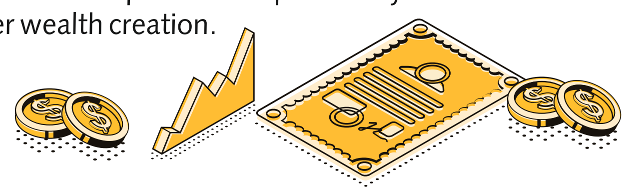
If the pandemic blows weren't brutal enough, the geopolitical tensions between Russia and Ukraine have held back the recovery once more. But despite that, this is no time to despair.

While no one can say for sure how the future will unfold, the increasing digital consumerism and tech-driven innovation have set a variety of higher-growth and new industry verticals up for success in the near future. Your post-pandemic equity portfolio, therefore, must not resign to old ways. Here are a few methods you can use to make the current market scenario work in your favour.

Prioritise Financial Safety

The COVID-19 outbreak has pushed many investors into a corner. You may have experienced a similar heartbreak; layoffs, salary cuts, declining revenue, medical emergency, you name it.

But with the new variants cropping up every now and then, the end of the pandemic is still up for contention. That's why you should keep aside a corpus worth six months of expenses and prioritise your financial safety over wealth creation.



Diversify to Balance the Risk

No matter the market cycle, a highly diversified portfolio with the right allocation of equity and debt is key to balance the risks and ensure quality returns. As we recover from the pandemic and navigate the new normal, you should conduct a reassessment of your risk profile, investment objectives, and investment horizon. It will tell you how to divide your equity exposure in line with your goals.

You may want to consider tactical allocation if you'd like to beat benchmark performances. Many sectors, both old and new, are well-positioned today for post-pandemic success. You can allocate some of the funds to these emerging markets, instead of staying invested in undervalued assets.

Don't Overlook Inflation

Equity investors, in general, tend to allocate a higher exposure to real estate when the inflation is high. However, the current scenario is a never-seen-before phenomenon. With India's realty sector on a slow road to recovery, any investment now will only come to fruition over the next three to four years.

Returns from bonds and FDs have also not been attractive off late, but they are safe debt-oriented instruments nonetheless. However, if you're okay with unregulated investments and high risks, you may consider crypto assets as possible portfolio diversifiers.

Otherwise, you may have to hold a higher equity exposure if you don't find suitable diversifiers to balance the risk-reward equation.

Beware of the Market Rallies

You must remember that volatile markets are always driven by nervous or "herd" investors. Instead of canvassing the market behaviour for days, weeks, even months, you should keep the outlook for the next 3-4 years in mind. Why? Just consider the recent market rebound.

When the US Fed's rate hike aligned with the street projections, equity markets in India received a fresh flow of investments. 46 stocks out of the Nifty 50 pack turned green. It's clear the market sentiment overrules the macro-influencers to some degree. In such a case, the wisdom of the crowd may or may not prove beneficial. So unless you have a financial advisor to piggyback off from, due diligence and careful selection of equities is a must.

Outlook for the New Normal

With the threat of a fourth wave looming and the Russia-Ukraine tussle still on, equity markets are bound to remain volatile. Nonetheless, India is home to many legacy brands and new-age startups that are expected to sustain their growth potential even amid the dwindling market cycles. So, think long-term if you want to reach your investment objectives without financial burns.

After all, India is one of the few nations to have a solid domestic base. Even when others had hit decadal lows, Indian markets stayed resilient and yielded consistently good returns.

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Every individual is unique and so are his or her investment needs. Investment planning must always be aligned with one's goals. Hence, our approach is to help you chalk out an investment strategy that is best fit for 'you'.

We see ourselves as educators rather than advisors. Our endeavor is to build awareness about the various kinds of investment products in the market. After all, an informed decision is always a better decision.

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