



Monthly Newsletter- May 2025

News Highlights

SBI passes on RBI rate cut benefit to borrowers, reduces interest rate by 25 bps

SBI, India's largest lender, reduced its Repo-Linked Lending Rate (RLLR) by 25 basis points to 8.25%. It also slashed its External Benchmark-Based Lending Rate (EBLR) by 25 basis points to 8.65%. The revised rates came into effect from April 15, 2025, and apply to both new and existing borrowers.

Asian markets rejoice on Trump's Tariff pause

Asian markets rallied after former President Donald Trump signaled a pause on new tariffs, easing investor concerns over escalating trade tensions. Stocks across major Asian exchanges surged, with renewed optimism boosting sentiment. Investors welcomed the news, hoping for stabilized trade relations and improved economic outlooks across the region.

Mixed Q4 earnings fail to boost market sentiment

Despite mixed Q4 earnings reports, market sentiment remains subdued. Investors appear cautious, focusing more on economic uncertainties and future outlooks rather than current results. Even strong performances by some companies failed to ignite enthusiasm, as concerns over inflation, interest rates, and potential recession risks continue to weigh heavily on the market.











Ather Energy raises Rs 1,340 crore via anchor book; marquee investors include SBI MF, Franklin Templeton, Abu Dhabi Invest

Ather Energy has raised Rs 1,340 crore through its anchor book ahead of its IPO. Major investors include SBI Mutual Fund, Franklin Templeton, and Abu Dhabi Investment Authority, highlighting strong institutional interest in the electric vehicle manufacturer's growth prospects.

NSE pledges Rs 1 crore to families of Pahalgam terror attack victims

The National Stock Exchange (NSE) has pledged Rs 1 crore to support the families of victims affected by the recent terror attack in Pahalgam. This gesture reflects NSE's commitment to standing with the nation during times of crisis.

Monthly Market Data

Name ▾	Daily ▾	1 Week ▾	1 Month ▾	Name ▴	Daily ▴	Weekly ▴	Monthly ▴
 Nifty 50	-0.07%	+0.04%	+3.49%	 S&P 500	+0.58%	+3.44%	-0.91%
 BSE Sensex	+0.20%	+0.44%	+3.95%	 Nasdaq	+0.55%	+4.51%	+0.94%
 Nifty Bank	-0.59%	-0.54%	+6.80%	 Small Cap 2000	+0.41%	+2.42%	-2.30%
 India VIX	+5.35%	+14.38%	+43.54%	 S&P 500 VIX	+1.53%	-13.74%	+10.14%
 Dow Jones	+0.75%	+2.33%	-3.51%	 S&P/TSX	+0.31%	+1.64%	-0.17%

Source Investing.com

Quote of the month

Financial freedom is available to those who learn about it and work for it.

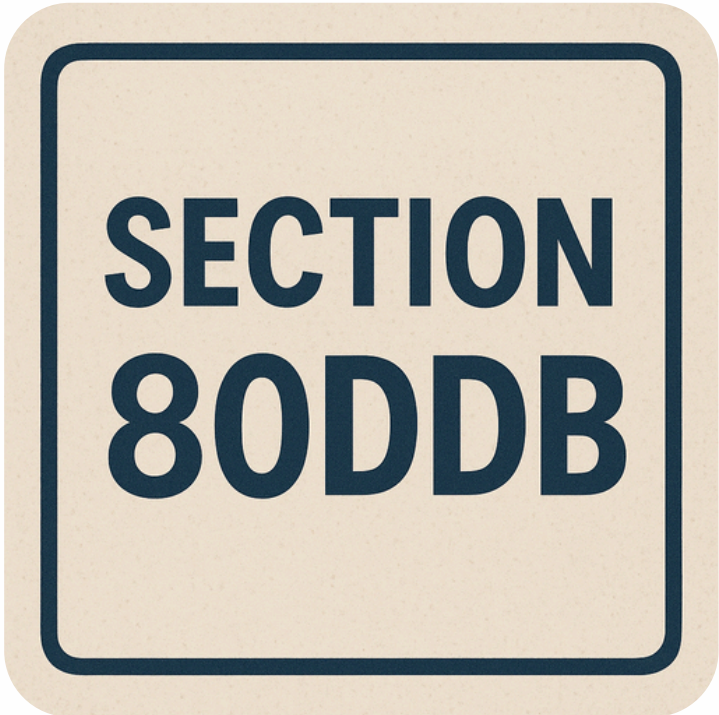


Robert Kiyosaki






Tax saving tip of the month

Section 80GGB






Section 80DDB of the Income Tax Act, 1961 allows tax deductions for expenses incurred on medical treatment of specified diseases for self or dependents. The deduction is available for individuals and Hindu Undivided Families (HUFs), with limits varying based on the patient's age and the nature of the illness.



Top Gainers

Name ▾	Daily ▾	1 Week ▾	1 Month ▾
 Vishal Mega Mart	+10.00%	+7.23%	+13.66%
 Sonata Software	+10.90%	+27.17%	+20.62%
 Growington Ventures India	+19.75%	+16.30%	-12.96%
 Vishal Mega Mart	+9.99%	+7.10%	+13.58%
 Go Fashion	+7.84%	+6.45%	+17.40%

Top Losers

Name ▾	Daily ▾	1 Week ▾	1 Month ▾
 Alstone Textiles	-8.93%	-13.56%	-10.53%
 Praj Industries	-8.74%	-12.35%	-16.39%
 Premier Explosives	-11.40%	+4.98%	+22.99%
 JAYBEE Laminations	-20.00%	-14.83%	+3.69%
 Walchandnagar Industries	-7.97%	-7.39%	+16.30%


Source Investing.com

FII & DII Activity

	FII Rs Crores			DII Rs Crores		
Date	Gross Purchase	Gross Sales	Net Purchase / Sales	Gross Purchase	Gross Sales	Net Purchase / Sales
April 2025	299,966.45	297,231.43	2,735.02	273,363.93	245,135.48	28,228.45






Source Money Control.com

Top Sectors

Banks  Bullish	M. Cap (Rs. Cr.) 5,256,180 (4.83%)	Adv/Decline 6 34 Sector PE 21.19 Sector Earnings YOY 49,562 (9.58%)	① Industries : 2
Software & IT Services - Neutral	M. Cap (Rs. Cr.) 4,066,255 (-1.34%)	Adv/Decline 53 191 Sector PE 37.47 Sector Earnings YOY 32,264 (2.06%)	① Industries : 7
Finance - Neutral	M. Cap (Rs. Cr.) 3,481,397 (1.37%)	Adv/Decline 140 343 Sector PE 59.53 Sector Earnings YOY 20,406 (3.02%)	① Industries : 8
Automobile & Ancillaries - Neutral	M. Cap (Rs. Cr.) 2,973,102 (3.17%)	Adv/Decline 45 152 Sector PE 40.13 Sector Earnings YOY 6,092 (15.04%)	① Industries : 33
Healthcare - Neutral	M. Cap (Rs. Cr.) 2,805,912 (1.62%)	Adv/Decline 69 192 Sector PE 69.10 Sector Earnings YOY 1,073 (55.34%)	① Industries : 5

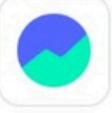




Source Money Control.com

Running IPO's

Company	Closing date	Overall subscription
 Ather Energy	30 Apr Last day	1.17x
 SME Iware Supplychain Services	30 Apr Last day	1.18x
 SME Arunaya Organics	02 May	0.94x
 SME Kenrik Industries	06 May	0.47x
 SME Wagons Learning	06 May	0.00x

Source [Groww.com](#)

Running NFO

	Groww Gilt Fund Direct - Growth Moderate Risk • Debt	23 Apr '25 Launch Date	07 May '25 Closing Date
	SBI Income Plus Arbitrage Active FoF Direct - Growth Low to Moderate Risk •	23 Apr '25 Launch Date	30 Apr '25 Closing Date
	Nippon India Nifty 500 Low Volatility 50 Index Fund Direct-Growth Very High Risk • Equity	16 Apr '25 Launch Date	30 Apr '25 Closing Date
	Nippon India Nifty 500 Quality 50 Index Fund Direct-Growth Very High Risk • Equity	16 Apr '25 Launch Date	30 Apr '25 Closing Date
	HDFC CRISIL-IBX Financial Services 3-6 Months Debt Index Fund Direct-Growth Low to Moderate Risk • Debt	28 Apr '25 Launch Date	05 May '25 Closing Date

Source [Money Control.com](#)

Ask your MFD

How long does one need to stay invested in a Mutual Fund?

The ideal duration to stay invested in a mutual fund depends on your financial goals, but generally, long-term investments of 5–10 years help maximize returns, reduce market volatility impact, and benefit from compounding. Patience is key to growth.

Investor

Mr. Advisor



Financial Quiz

Which of the following bonds carries the highest credit risk?

- A) TREASURY BONDS
- B) MUNICIPAL BONDS
- C) JUNK BONDS
- D) INVESTMENT-GRADE CORPORATE BONDS

Correct Ans: C) junk bonds



Which financial statement shows a company's financial performance over a period of time?

- Balance Sheet
- Income Statement
- Cash Flow Statement
- Budget Statement

***Summit your answer ↓**

https://docs.google.com/forms/d/e/1FAIpQLScEffSoWn74UWPG5UHJOEdMGx4eduoh_PnuXlIMfgkbyR20vA/viewform?usp=dialog

WEALTH CREATION IDEAS

Monthly SIP Amount

Rs 10,000

Tenure

25 Years

Total Investment

Rs 30,00,000

Expected Future Value

at 12% p.a.

at 15% p.a.

Rs 1.89 Cr

Rs 3.28 Cr

Montly SIP Amount : ₹ 10,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 7 Lacs	₹ 20 Lacs	₹ 40 Lacs	₹ 72 Lacs	₹ 1.24 Crore
12 %	₹ 8 Lacs	₹ 22 Lacs	₹ 47 Lacs	₹ 91 Lacs	₹ 1.70 Crore
15 %	₹ 8.5 Lacs	₹ 26 Lacs	₹ 61 Lacs	₹ 1.32 Crore	₹ 2.75 Crore

Montly SIP Amount : ₹ 25,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹19 Lacs	₹ 50 Lacs	₹ 1 Crore	₹ 1.81 Crore	₹ 3.1 Crore
12 %	₹ 20 Lacs	₹ 56 Lacs	₹ 1.18 Crore	₹ 2.29 Crore	₹ 4.25 Crore
15 %	₹ 21 Lacs	₹ 65 Lacs	₹ 1.54 Crore	₹ 3.31 Crore	₹ 6.89 Crore

Montly SIP Amount : ₹ 50,000

Rate of return	SIP Period (Years)				
	5	10	15	20	25
10 %	₹ 38 Lacs	₹ 1 Crore	₹ 2 Crore	₹ 3.61 Crore	₹ 3.21 Crore
12 %	₹ 40 Lacs	₹ 1.12 Crore	₹ 2.37 Crore	₹ 4.59 Crore	₹ 8.51 Crore
15 %	₹ 43 Lacs	₹ 1.31 Crore	₹ 3.08 Crore	₹ 6.69 Crore	₹ 13.78 Crore

MF CATEGORY WISE PERFORMANCE AT GLANCE

Category	Average Return (%)↑	Maximum Return (%)↑	Minimum Return (%)↑	Median Return (%)↑
Equity: Thematic-Others	3.4	14.15	-3.22	3.06
ETFs	3.18	13.53	-8.67	3.49
Debt: Credit Risk	2.01	12.32	1.02	1.24
Index Fund	2.86	11.79	-2.61	2.89
Fund of Funds-Domestic-Gold	7.57	8.14	7.01	7.6
Equity: Sectoral-Banking and Financial Services	5.49	7.83	3.71	5.16
Fund of Funds-Overseas	-0.76	6.31	-7.38	-0.52
Equity: Thematic-Consumption	4.7	6.29	2.4	4.66
Fund of Funds-Domestic-Equity	3.04	5.85	-5.58	3.3
Equity: Focused	3.08	5.57	0.05	3.09
Equity: Thematic-Quantitative	2.99	5.5	1.78	3.14
Equity: Small Cap	3.01	5.42	-0.32	3.18
Equity: Thematic-ESG	3.56	5.29	2.41	3.6
Equity: Thematic-PSU	4.04	5.27	3.38	3.98
Equity: Mid Cap	3.18	5.25	1.66	3.15
Equity: Value	3.1	5.25	0.72	3.07
Equity: Large Cap	3.12	5.04	-1.2	3.25

*The report has been prepared on the data available with us and we have taken all precautions so that there are no errors & lapses. However we do not assume any liability for actions taken on the basis of this report. Past performance may or may not sustain in the future

*Report as on 30.04.2025

***Mutual fund are subject to market risk, please read the offer document carefully before investing.**

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