



## Monthly Newsletter-December 2024

### News Highlights



#### **Donald Trump wins White House race: U.S. Election Results 2024 in Charts**

Donald Trump has emerged as the winner of the US presidential polls in 2024, and will assume the post for the second time. The Associated Press has called the election, according to which Trump won 295 electoral college votes, crossing the required 270-mark. With this, he defeated his opponent Kamala Harris, the Democratic presidential nominee, who won 226 electoral college votes.



#### **As US Fed cuts rates amid unclear outlook, its impact on markets, including India**

The US Federal Reserve cut interest rates by 25 basis points on Thursday, marking the second reduction of 2024, signaling progress in controlling inflation. Just days after Donald Trump's election as president, Fed Chair Jerome Powell emphasized he will not resign if asked, asserting legal protections for his position. Analysts warn Trump's proposed tax cuts, tariffs, and immigration measures may fuel inflation and government borrowing.



#### **Equity mutual fund inflows surge 22% to Rs 41,886 crore amid market downturn**

Braving a 6% drop in Nifty amid heavy outflows from FII, mutual fund investors poured in Rs 41,886 crore in equities, higher by 22% on a month-on-month basis in October, shows AMFI data. Inflows into debt funds also turned positive with Rs 1.57 lakh crore net investment versus Rs 1.13 lakh crore outflow in the previous month.



#### **Trump's win shifts market sentiment on Fed rate cut, pressures gold prices globally**

Gold prices sharply declined in India and globally on November 7, following Donald Trump's election win. In India, 24k gold dropped to Rs 61,136/8g in Delhi. Globally, spot gold fell to \$2,657.65, as investors await the Fed's interest rate decision.

















#### **Adani stocks crash about 25% after Gautam Adani charged in US in \$250 mln bribery case for Indian solar contracts**

Adani Group stocks lose \$22 billion in market value after US indictments. Gautam Adani Indictment, Adani Group Stocks Updates: Adani Group stocks in focus after Gautam Adani charged in US with \$250 million bribery, fraud.



# Monthly Market Data

<input type="checkbox"/>	Name ▾	Daily ▾	1 Week ▾	1 Month ▾	<input type="checkbox"/>	Name ▾	Daily ▾	1 Week ▾	1 Month ▾
<input type="checkbox"/>	 Nifty 50	+0.91%	+0.94%	-0.31%	<input type="checkbox"/>	 Nasdaq	+0.83%	+1.13%	+6.21%
<input type="checkbox"/>	 BSE Sensex	+0.88%	+0.79%	+0.45%	<input type="checkbox"/>	 Small Cap 2000	+0.35%	+1.17%	+10.84%
<input type="checkbox"/>	 Nifty Bank	+0.23%	+1.74%	+1.07%	<input type="checkbox"/>	 S&P 500 VIX	-2.81%	-11.35%	-41.67%
<input type="checkbox"/>	 India VIX	-4.92%	-10.19%	-7.03%	<input type="checkbox"/>	 S&P/TSX	+0.41%	+0.80%	+6.17%
<input type="checkbox"/>	 Dow Jones	+0.42%	+1.39%	+7.54%	<input type="checkbox"/>	 Bovespa	+0.85%	-2.68%	-3.12%
<input type="checkbox"/>	 S&P 500	+0.56%	+1.06%	+5.73%	<input type="checkbox"/>	 S&P/BMV IPC	-0.26%	-1.22%	-1.67%
<input type="checkbox"/>	 Nasdaq	+0.83%	+1.13%	+6.21%	<input type="checkbox"/>	 DAX	+1.03%	+1.57%	+2.88%

Source Investing.com

# Quote of the month

“Invest for the long haul. Don’t get too greedy and don’t get too scared.”



Shelby M.C. Davis

# Tax saving tip of the month

## Section 80GG

The maximum deduction under 80GG deduction limit allowable is ₹2,000 per month or 25% of the total income, whichever is lower. The rent paid must exceed 10% of the total income. The term “total income” encompasses earnings from all sources, including salary, business, and other avenues.








SECTION






80GG

Claim Tax Deduction For Rent Paid

## Top Gainers

Name ↕	Last	High	Low	Chg. % ↕
 Pudumjee Paper Products	183.69	185.00	156.00	+18.33%
 Hikal Ltd	451.00	454.45	416.00	+9.52%
 Sarveshwar Foods	10.58	10.73	10.12	+7.96%
 Madhav Copper	55.56	58.00	52.68	+10.72%
 Par Drugs	337.90	345.00	298.50	+16.36%

## Top Losers

Name ↕	Last	High	Low	Chg. % ↕
 MPS Infotecnics	0.330	0.340	0.330	-5.71%
 One Point One	58.88	61.30	58.05	-5.20%
 Aegis Logistics Ltd	839.65	906.95	837.10	-7.52%
 Soma Textiles Industries Ltd	61.61	62.91	59.22	-6.37%
 Hindcon Chemicals	52.21	54.30	50.40	-6.48%

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
November 2024	306,735.44	352,709.56	-45,974.12	229,409.09	184,925.23	44,483.86





Source Money Control.com

## Top Sectors

<b>Banks</b> - Neutral	M. Cap (Rs. Cr.) 5,076,833 (-0.32%)	Adv/Decline 12   28	Sector PE 17.79	Sector Earnings YOY ⓘ 102,480 (20.4%)
<b>Software &amp; IT Services</b> - Neutral	M. Cap (Rs. Cr.) 4,865,312 (0.43%)	Adv/Decline 145   72	Sector PE 40.59	Sector Earnings YOY ⓘ 30,145 (16.49%)
<b>Finance</b> - Neutral	M. Cap (Rs. Cr.) 3,409,908 (0%)	Adv/Decline 249   154	Sector PE 58.37	Sector Earnings YOY ⓘ 37,426 (-1.87%)
<b>Automobile &amp; Ancillaries</b> - Neutral	M. Cap (Rs. Cr.) 3,243,166 (0.49%)	Adv/Decline 125   59	Sector PE 29.64	Sector Earnings YOY ⓘ 22,917 (2.25%)
<b>Healthcare</b> - Neutral	M. Cap (Rs. Cr.) 2,889,161 (0.85%)	Adv/Decline 149   75	Sector PE 46.97	Sector Earnings YOY ⓘ 17,715 (21.41%)





Source Money Control.com

## Running IPO's

Companies		Closes on	Price range
	<b>Agarwal Toughened Glass...</b> SME	2 Dec, 4:50 PM	₹105 - ₹108
	<b>Ganesh Infraworld</b> SME	3 Dec, 4:50 PM	₹78 - ₹83
	<b>Suraksha Diagnostic</b>	3 Dec, 4:50 PM	₹420 - ₹441
	<b>Nisus Finance Services</b> SME	6 Dec, 4:50 PM	₹170 - ₹180

Source [Groww.com](#)

## Running NFO

Scheme Name	Category 	Type 	Open Date 	Close Date 
<b>Shriram Multi Sector Rotation Fund</b>	Equity-Sectoral/Thematic	Open Ended	18-Nov-2024	02-Dec-2024
<b>ICICI Prudential Equity Minimum Variance Fund</b>	Equity-Sectoral/Thematic	Open Ended	18-Nov-2024	02-Dec-2024
<b>Mirae Asset Long Duration Fund</b>	Debt-Long Duration Fund	Open Ended	21-Nov-2024	02-Dec-2024
<b>PGIM India Healthcare Fund</b>	Equity-Sectoral/Thematic	Open Ended	19-Nov-2024	03-Dec-2024
<b>Franklin India Long Duration Fund</b>	Debt-Long Duration Fund	Open Ended	20-Nov-2024	04-Dec-2024
<b>HDFC Nifty India Digital Index Fund</b>	Others-Index Funds/ETFs	Open Ended	22-Nov-2024	06-Dec-2024

Source [Money Control.com](#)

## Ask your MFD

**How do you handle pressure when market conditions are volatile?**

In a volatile market, I stay focused on long-term objectives and avoid making impulsive decisions. I rely on thorough research and strong risk management strategies to guide my actions. Additionally, I communicate transparently with clients, reassuring them that short-term fluctuations are a part of the investment cycle, and emphasizing the importance of maintaining a disciplined approach."

**Investor**

**Mr. Advisor**

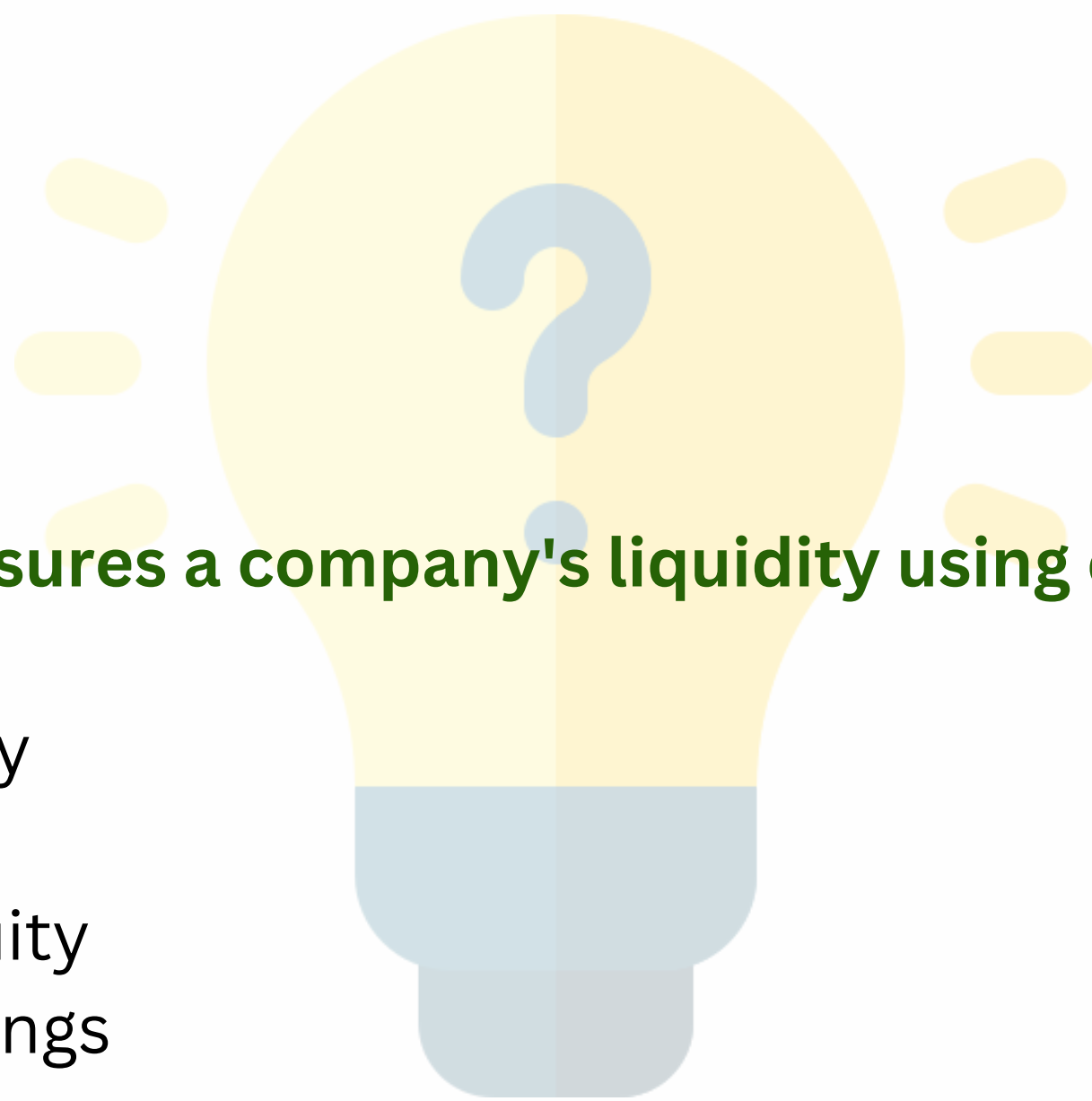


## Financial Quiz

**What is the primary purpose of the Efficient Market Hypothesis (EMH)?**

- A) To explain the behavior of stock prices
- B) To determine the optimal capital structure for firms
- C) To assess risk management strategies
- D) To evaluate the performance of investment portfolios

**Correct Ans: A) To explain the behavior of stock prices**



**Which ratio measures a company's liquidity using current assets?**

- A) Debt-to-Equity
- B) Current Ratio
- C) Return on Equity
- D) Price-to-Earnings

**\*Answer will be published in our next edition**



## 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	32.52	66.59	17.08	31.29
Equity: Mid Cap	36.07	62.16	20.98	35.34
Equity: Sectoral-Infrastructure	42.92	61.11	31.47	43.09
Fund of Funds-Overseas	20.59	61.04	-18.8	24.04
ETFs	25.74	58.4	5.38	23.43
Fund of Funds-Domestic-Equity	30.14	55.37	17.26	26.99
Equity: Small Cap	33.0	54.55	22.26	31.39
Equity: Sectoral-Pharma and Healthcare	44.62	53.76	36.95	45.17
Equity: ELSS	29.66	53.69	14.2	29.09
Equity: Focused	29.36	53.09	19.22	29.1
Equity: Thematic-PSU	48.77	52.09	41.68	50.64
Equity: Flexi Cap	30.08	50.7	8.79	29.15
Equity: Large and Mid Cap	32.7	49.21	22.85	31.62
Index Fund	20.66	48.8	7.39	19.92
Equity: Dividend Yield	32.97	45.31	26.09	31.36
Equity: Value	32.52	42.46	26.73	32.35
Fund of Funds-Domestic-Debt	11.65	42.01	7.47	9.23
Equity: Sectoral-Technology	36.57	41.46	26.91	37.05
Equity: Contra	36.02	41.22	29.83	37.0
Equity: Multi Cap	32.51	39.48	20.72	31.69

\*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 30.11.2024

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

SARV Insights Private Limited

**AMFI Registered Mutual Fund Distributor**

418, P6, Ocean Complex, Sector 18 Noida - 201301

858888-4692/0120-4400465

info@sarvinsights.com