



Monthly Newsletter-January 2025

News Highlights

Syrian rebels topple President Assad government.

"Syrian Rebels Overthrow Assad Regime: After years of conflict, opposition forces claim victory, toppling President Bashar al-Assad's government in a dramatic turn of events. The power shift raises hopes and concerns about Syria's future stability and governance."

RBI cuts CRR by 50 basis points to boost liquidity, encouraging lending and economic activity amid financial sector demands.

The Reserve Bank of India (RBI) has reduced the Cash Reserve Ratio (CRR) by 50 basis points, boosting liquidity in the banking system. This move aims to support credit growth and stimulate economic activity. Banks can now lend more, potentially lowering borrowing costs for businesses and consumers. The decision aligns with efforts to ensure financial stability and foster economic growth.

RBI Keeps Repo Rate Unchanged.

The Reserve Bank of India (RBI) has maintained the repo rate at 6.50% during its latest monetary policy review. The decision aims to balance inflation control with economic growth. This marks the fifth consecutive pause since February 2023, signaling stability in India's monetary policy amidst global economic uncertainties.






US Federal Reserve cuts key interest rates by 0.25%






The US Federal Reserve has slashed interest rates by 0.25% on Wednesday, cutting the rates for the third time in a row, sidestepping concerns over inflation's downward path and the potential impact of Donald Trump's policy decisions. The Fed has lowered the federal funds target rate range by 0.25% to between 4.25% and 4.5% and reduced the reverse repo rate to 4.25% from 4.55%, a 30-basis-point cut.

Adani Group expands aviation reach with ₹400 crore acquisition of Air Works group

The Adani Group, known for its diversified business ventures, announced its entry into the aircraft maintenance, repair, and overhaul (MRO) industry by acquiring Air Works Group for an enterprise value of ₹400 crore. The acquisition, led by Adani Defence Systems & Technologies Ltd, was confirmed on Monday through definitive agreements, marking a strategic move to enhance the group's civil aviation capabilities.

Monthly Market Data

| Name ▾ | Daily ▾ | Weekly ▾ | Monthly ▾ |
|---|-------------|-------------|-------------|
|  Nifty 50 | Buy | Neutral | Strong Buy |
|  BSE Sensex | Neutral | Neutral | Strong Buy |
|  Nifty Bank | Strong Sell | Neutral | Strong Buy |
|  India VIX | Strong Sell | Strong Sell | Strong Sell |
|  Dow Jones | Strong Sell | Neutral | Strong Buy |

| Name ▾ | Daily ▾ | Weekly ▾ | Monthly ▾ |
|--|-------------|------------|------------|
|  S&P 500 | Strong Sell | Buy | Strong Buy |
|  Nasdaq | Sell | Strong Buy | Strong Buy |
|  Small Cap 2000 | Strong Sell | Sell | Strong Buy |
|  S&P 500 VIX | Strong Buy | Strong Buy | Neutral |
|  S&P/TSX | Neutral | Strong Buy | Strong Buy |

Source Investing.com

Quote of the month

“I make no attempt to forecast the market—my efforts are devoted to finding undervalued securities.”



Warren Buffett






Tax saving tip of the month

Section 80E






Provides for a deduction on the interest paid on the Education loan availed for higher studies (whether in India or abroad) & also there is no maximum limit within which you need to claim the deduction. Section 80C provides for a deduction up to Rs. 1,50,000 on tuition fees paid by individual taxpayers.



Top Gainers

| Name ↕ | Daily ↕ | 1 Week ↕ | 1 Month ↕ |
|--|---------|----------|-----------|
|  ITI Ltd | +16.81% | +29.92% | +47.39% |
|  Lloyds Engineering Works | +12.51% | +14.79% | +8.99% |
|  Salasar Techno | +9.50% | +0.94% | -12.17% |
|  Avonmore Capital & Manage... | +19.98% | +39.82% | +35.96% |
|  Avenue Supermarts | +12.07% | +13.27% | +4.98% |

Top Losers

| Name ↕ | Daily ↕ | 1 Week ↕ | 1 Month ↕ |
|--|---------|----------|-----------|
|  Jai Corp | -8.01% | -28.26% | -41.27% |
|  Spacenet Enterprises India | -20.01% | -22.46% | -33.21% |
|  Jai Corp | -7.60% | -28.03% | -41.17% |
|  Deep Diamond India | -5.00% | +9.02% | -1.63% |
|  Kitex Garments Ltd | -5.00% | -1.31% | -6.30% |

Source Investing.com

FII & DII Activity

| Date | EQUITY Rs Crores | | | DEBT Rs Crores | | |
|---------------|------------------|-------------|----------------------|----------------|-------------|----------------------|
| | Gross Purchase | Gross Sales | Net Purchase / Sales | Gross Purchase | Gross Sales | Net Purchase / Sales |
| December 2024 | 328,550.47 | 317,464.70 | 11,085.77 | 17,609.20 | 13,842.06 | 3,767.14 |





Source Money Control.com

Top Sectors

| | | | | |
|--|--|-----------------------------------|------------------------------------|------------------------------------|
| Banks ↘ Bearish | M. Cap (Rs. Cr.) 4,994,036 (-3.4%) | Adv/DeclineSector PE 29 11 | Sector Earnings YOY 17.50 - (-) | ① Industries : 2 Stocks : 40 > |
| Software & IT Services - Neutral | M. Cap (Rs. Cr.) 4,962,047 (0.52%) | Adv/DeclineSector PE 113 115 | Sector Earnings YOY 40.21 - (-) | ① Industries : 6 Stocks : 232 > |
| Finance - Neutral | M. Cap (Rs. Cr.) 3,580,285 (2.93%) | Adv/DeclineSector PE 229 174 | Sector Earnings YOY 100.83- (-) | ① Industries : 8 Stocks : 425 > |
| Automobile & Ancillaries - Neutral | M. Cap (Rs. Cr.) 3,268,808 (-0.37%) | Adv/DeclineSector PE 111 83 | Sector Earnings YOY 29.87 - (-) | ① Industries : 33 Stocks : 194 > |
| Healthcare - Neutral | M. Cap (Rs. Cr.) 2,979,142 (2.57%) | Adv/DeclineSector PE 131 111 | Sector Earnings YOY 51.87 - (-) | ① Industries : 5 Stocks : 247 > |





Source Money Control.com

Running IPO's

| Companies | | Closes on | Price range |
|---|---|----------------|-------------|
|  | Leo Dry Fruits and Spices SME | 3 Jan, 4:50 PM | ₹51 - ₹52 |
|  | Parmeshwar Metal SME | 6 Jan, 4:50 PM | ₹57 - ₹61 |
|  | Davin Sons Retail SME | 6 Jan, 4:50 PM | ₹55 - ₹55 |
|  | Fabtech Technologies SME | 7 Jan, 4:50 PM | ₹80 - ₹85 |

Source Groww.com

Running NFO

| Scheme Name | Category  | Type  | Open Date  | Close Date  |
|--|---|--|---|--|
| Bajaj Finserv Gilt Fund | Debt-Gilt Fund | Open Ended | 30-Dec-2024 | 13-Jan-2025 |
| UTI Quant Fund | Equity-Sectoral/Thematic | Open Ended | 02-Jan-2025 | 16-Jan-2025 |
| Bajaj Finserv ELSS Tax Saver Fund | Equity-ELSS | Open Ended | 24-Dec-2024 | 22-Dec-2025 |

Source Money Control.com

Ask your MFD

What is the difference between Growth and Dividend options in mutual funds?

- **Growth Option:** Gains are reinvested, leading to capital appreciation.
- **Dividend Option:** Periodic payouts are made to investors.

Investor

Mr. Advisor



Financial Quiz

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

Correct Ans: B) Current Ratio



What is the term used for spreading investments across different assets to reduce risk?

- a) Consolidation
- b) Compounding
- c) Diversification
- d) Appreciation

*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 (%) |
|--|--------------------|--------------------|--------------------|-------------------|
| Fund of Funds-Overseas | 15.48 | 84.93 | -28.89 | 14.85 |
| Fund of Funds-Domestic-Equity | 22.76 | 63.48 | 12.43 | 18.13 |
| Equity: Mid Cap | 31.19 | 59.89 | 12.24 | 30.24 |
| ETFs | 18.71 | 53.75 | 2.5 | 16.67 |
| Equity: Sectoral-Infrastructure | 29.95 | 50.78 | 20.81 | 29.05 |
| Equity: Flexi Cap | 22.91 | 49.09 | 7.06 | 20.61 |
| Equity: Sectoral-Pharma and Healthcare | 39.04 | 48.75 | 29.48 | 39.59 |
| Equity: ELSS | 22.22 | 48.6 | 10.3 | 21.16 |
| Equity: Small Cap | 28.37 | 48.23 | 16.07 | 27.05 |
| Equity: Large and Mid Cap | 25.82 | 47.28 | 16.65 | 26.06 |
| Equity: Focused | 21.97 | 45.84 | 12.22 | 20.09 |
| Equity: Thematic-Others | 24.05 | 43.64 | 8.84 | 22.46 |
| Childrens Fund | 19.81 | 39.96 | 14.51 | 17.75 |
| Equity: Sectoral-Technology | 29.52 | 37.03 | 18.32 | 29.45 |
| Equity: Multi Cap | 25.8 | 35.98 | 13.12 | 24.73 |
| Equity: Thematic-Manufacturing | 27.89 | 35.71 | 23.24 | 27.62 |
| Equity: Thematic-Consumption | 24.54 | 35.35 | 18.48 | 23.8 |
| Index Fund | 14.95 | 35.27 | 6.81 | 11.94 |
| Equity: Dividend Yield | 21.1 | 34.78 | 13.64 | 18.18 |

*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 31.12.2024

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

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