



Monthly Newsletter- March 2025

News Highlights

Trump Says Will Impose 25% Tariffs On All Steel, Aluminum Imports

Former U.S. President Donald Trump vowed to impose a 25% tariff on all steel and aluminum imports if re-elected in 2024. Speaking at a campaign event, he emphasized protecting American industries and jobs. The proposal could escalate trade tensions, particularly with major suppliers like China and the European Union.

RBI's decision to cut repo rate by 25 bps to boost housing demand: Realtors

Realtors welcomed the RBI's 25 bps repo rate cut, expecting a boost in housing demand. Lower interest rates make home loans more affordable, encouraging buyers. Developers anticipate improved sales and liquidity, driving real estate growth. This move aligns with industry expectations for economic revival and increased investment in the sector.

Who is Tuhin Kanta Pandey, the new Sebi chairman succeeding Madhabi Puri Buch?

The Indian government has appointed Finance Secretary Tuhin Kanta Pandey as the new chairman of SEBI for a three-year term, effective immediately. He succeeds Madhabi Puri Buch, whose tenure concludes today. Buch, the first woman to lead SEBI, implemented major market reforms, including restrictions on retail derivatives trading and enhanced regulation of brokers.











Global Economic Concerns*

- US Consumer Confidence: Recent US economic data suggests slowing consumer spending, raising fears of a slowdown in the world's largest economy.
- *Geopolitical Tensions: Ongoing conflicts and instability in regions like the Middle East have led to risk aversion among investors.

Delhi Chief Minister's new staff: 3 senior IAS officers who worked with union ministers, handpicked by Centre

Delhi Chief Minister's new staff includes three senior IAS officers with experience working alongside Union ministers. Handpicked by the Centre, their appointment signals increased central oversight in Delhi's administration.

Monthly Market Data

Name ▾	Daily ▾	1 Week ▾	1 Month ▾	Name ▾	Daily ▾	Weekly ▾	Monthly ▾
 Nifty 50	-1.88%	-2.96%	-4.50%	 S&P 500	-1.59%	-2.52%	-2.94%
 BSE Sensex	-1.90%	-2.81%	-4.36%	 Nasdaq	-2.78%	-5.02%	-5.54%
 Nifty Bank	-0.99%	-1.47%	-1.84%	 Small Cap 2000	-1.59%	-2.54%	-6.28%
 India VIX	+4.40%	-4.39%	-25.47%	 S&P 500 VIX	-1.80%	+14.00%	+25.36%
 Dow Jones	-0.45%	-0.43%	-3.30%	 S&P/TSX	-0.79%	-0.07%	-1.35%

Source Investing.com

Quote of the month

An investment in knowledge pays the best interest.

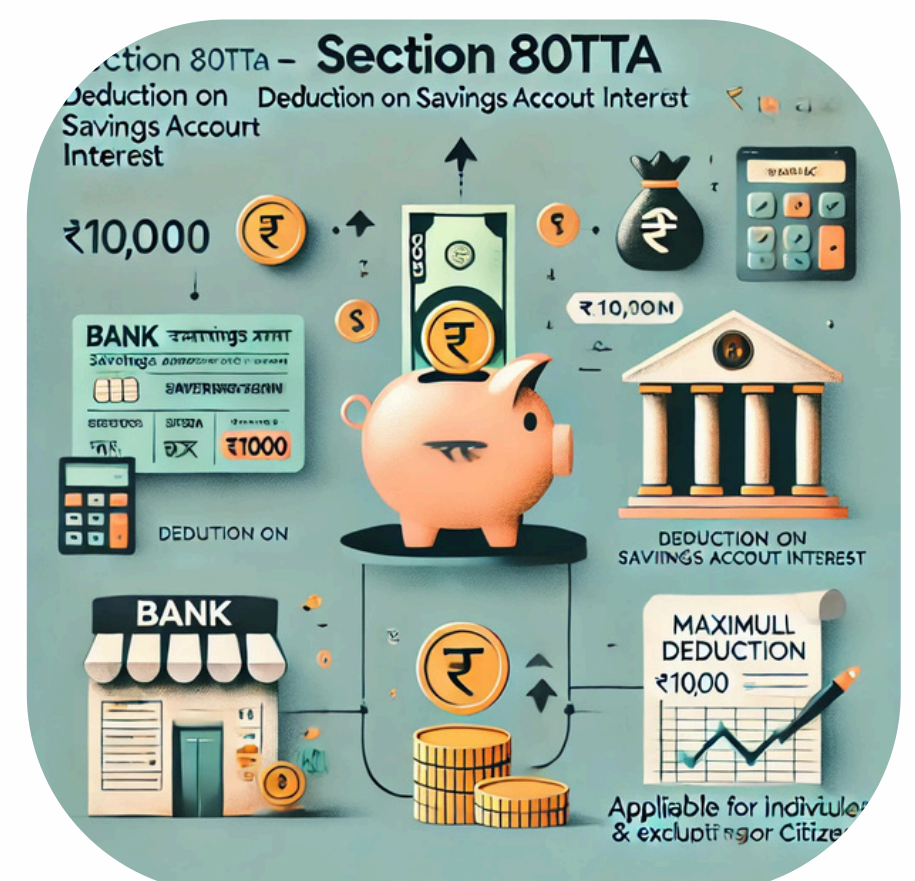


Benjamin franklin






Tax saving tip of the month

Section 80TTA






Section 80TTA allows a deduction of up to ₹10,000 on interest earned from savings accounts in banks, post offices, or cooperative societies. It is available to individuals and Hindu Undivided Families (HUFs).



Top Gainers

Name ↕	Daily ↕	1 Week ↕	1 Month ↕
 Jindal Worldwide	+19.96%	+16.36%	+1.19%
 Home First Finance	+10.14%	+9.10%	+5.03%
 Medico Remedies	+12.29%	-13.66%	-22.77%
 CMS Info Systems	+7.73%	-0.05%	+7.36%
 Ikio Lighting	+8.54%	+3.80%	+4.20%

Top Losers

Name ↕	Daily ↕	1 Week ↕	1 Month ↕
 Redington	-10.64%	-10.81%	+8.76%
 BC Power Controls	-19.79%	-21.67%	-25.56%
 Hazoor Multi Projects	-12.84%	-19.23%	-35.93%
 Tbo Tek	-11.69%	-19.58%	-25.09%
 India Power Corp Ltd	-10.97%	-14.17%	-21.25%

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
January 2025	242,699.59	330,074.25	-87,374.66	339,689.44	253,097.64	86,591.80



Source Money Control.com

Top Sectors

Banks 📉 Very Bearish	M. Cap (Rs. Cr.) 4,637,980 (-2.59%)	Adv/Decline 5 35	Sector PE 15.63	Sector Earnings YOY 99,631 (20.28%)	① Industries : 2 Stocks : 40 >
Software & IT Services 📉 Bearish	M. Cap (Rs. Cr.) 4,148,682 (-8.93%)	Adv/Decline 34 222	Sector PE 33.05	Sector Earnings YOY 33,139 (9.48%)	① Industries : 7 Stocks : 256 >
Finance 📉 Bearish	M. Cap (Rs. Cr.) 3,176,868 (-1.42%)	Adv/Decline 107 389	Sector PE 62.09	Sector Earnings YOY 42,656 (4.8%)	① Industries : 8 Stocks : 507 >
Automobile & Ancillaries 📉 Bearish	M. Cap (Rs. Cr.) 2,754,114 (-7.34%)	Adv/Decline 27 173	Sector PE 25.77	Sector Earnings YOY 25,750 (-2.64%)	① Industries : 34 Stocks : 201 >
Healthcare 📉 Bearish	M. Cap (Rs. Cr.) 2,543,019 (-4.75%)	Adv/Decline 52 213	Sector PE 55.85	Sector Earnings YOY 17,814 (15.07%)	① Industries : 5 Stocks : 268 >







Source Money Control.com

Running IPO's

Company		Closing date	Overall subscription
	SME Shreenath Paper Products Limi...	28 Feb Last day	1.54x
	SME Balaji Phosphates Limited	04 Mar	0.13x

Source [Groww.com](#)

Running NFO

	DSP Nifty Private Bank Index Fund Direct-Growth Very High Risk • Equity	14 Feb '25 Launch Date	28 Feb '25 Closing Date
	Kotak Nifty Commodities Index Fund Direct - Growth Very High Risk • Equity	17 Feb '25 Launch Date	03 Mar '25 Closing Date
	Axis Nifty AAA Bond Financial Services - Mar 2028 Index Fun... Moderate Risk • Debt	27 Feb '25 Launch Date	04 Mar '25 Closing Date
	WhiteOak Capital Equity Savings Fund Direct - Growth Moderately High Risk • Hybrid	25 Feb '25 Launch Date	05 Mar '25 Closing Date
	Franklin India Low Duration Fund Direct - Growth Moderate Risk • Debt	25 Feb '25 Launch Date	05 Mar '25 Closing Date
	Kotak CRISIL-IBX Financial Services 3-6 Months Debt Index F... Low to Moderate Risk • Debt	21 Feb '25 Launch Date	05 Mar '25 Closing Date

Source [Money Control.com](#)

Ask your MFD

What is the difference between SIP and lump sum investment?

- SIP (Systematic Investment Plan) – Invests a fixed amount regularly, reducing market timing risks.
- Lump Sum – Invests a large amount at once, which may be riskier if markets decline.

Investor

Mr. Advisor

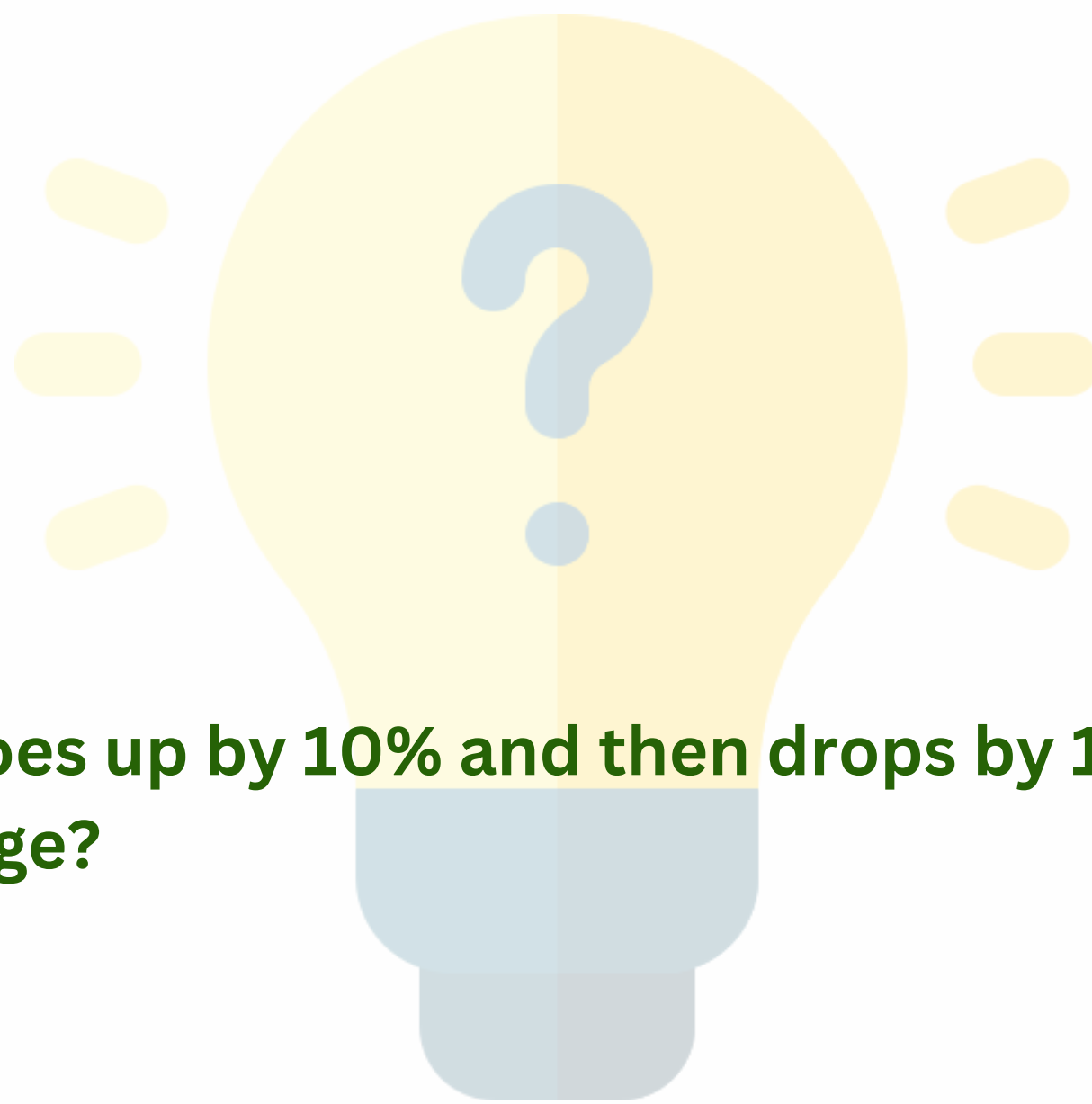


Financial Quiz

Which of the following is the primary function of insurance?

- A) MAKING RISK DISAPPEAR.**
- B) POOLING AND SHARING RISK AMONG THE INSURED.**
- C) MAKING SOMEONE ELSE PAY FOR AN ACCIDENT OR LOSS.**
- D) DON'T KNOW.**

Correct Ans: B) Pooling and sharing risk among the insured.



If a stock price goes up by 10% and then drops by 10%, what is the overall percentage change?

- A) No change**
- B) +1%**
- C) -1%**
- D) -10%**

***Summit your answer ↓**

https://docs.google.com/forms/d/e/1FAIpQLSeP3TKZbTLwSTHNVPu2lDX6bBwQxOP_TQH_N0nhgdilAwfUQ8Q/viewform?usp=sharing

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-Domestic-Equity	-1.6	28.81	-8.26	-2.83
ETFs	-1.2	26.93	-8.94	-1.48
Fund of Funds-Overseas	0.42	8.08	-7.1	0.33
Fund of Funds-Domestic-Gold	6.23	7.3	5.55	6.15
Fund of Funds-Domestic-Gold and Silver	5.83	6.11	5.55	5.83
Debt: Credit Risk	1.17	5.25	0.41	0.62
Fund of Funds-Domestic-Silver	4.83	5.08	4.58	4.85
Equity: Thematic-International	0.9	4.57	-1.88	1.0
Index Fund	-2.07	4.19	-11.0	-1.16
Hybrid: Multi Asset Allocation	-0.69	4.17	-4.72	-0.62
Equity: Sectoral-Banking and Financial Services	1.08	3.53	-0.98	0.92
Debt: Medium Duration	0.62	2.54	0.28	0.42
Fund of Funds-Domestic-Hybrid	-1.08	1.47	-3.8	-1.26
Fund of Funds-Domestic-Debt	0.13	1.37	-5.35	0.48
Debt: Liquid	0.59	0.75	0.54	0.6
Debt: Floater	0.51	0.73	-0.24	0.62
Hybrid: Arbitrage	0.53	0.68	0.4	0.53
Debt: Ultra Short Duration	0.58	0.65	0.49	0.59
Debt: Low Duration	0.58	0.64	0.53	0.58

*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 28.02.2024

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

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